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ONE!

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5 SMARTER
WAYS TO
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10 TIPS FOR
YOUR
TRAVEL BUCK
TO GO FARTHER

16 STRATEGIES
FOR 2016

Stress relief!

HOW TO
GET IN ON
THE LATEST
CRAZE

(Hint: it
involves
crayons!)

Dan Aykroyd

THE STILL WILD & CRAZY GUY
ON THE BLUES, BOOZE AND
BUSTING GHOSTS

MOSES' LAST WORD
FORWARD TO THE
PAST **PG. 90**

CARP ACTION
WILL THE LIBERALS KEEP
THEIR WORD? **PG. 78**

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03

A person with a backpack is walking through a blue space filled with red jellyfish. The person is silhouetted against the blue background. The jellyfish are glowing red and have long, thin tentacles. The scene is reflected on a dark surface below.

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On the Cover
Dan Aykroyd, photographed at his home in Sydenham, Ont., by Gabor Jurina; grooming, Anna Nenoiu/P1M; fashion director, Derick Chetty; photo director, Julie Matus. For the look, try L'Oréal Studio Line Design Gel, Strong Hold; Ombrelle Face Ultra Fluid Lotion 60 SPF sunblock.

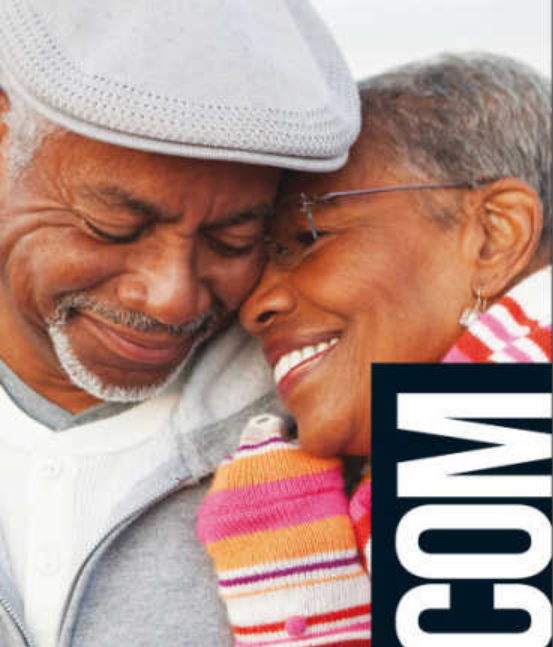


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ASSISTANT ART DIRECTOR Stephanie Beard

CONTRIBUTING EDITORS Charmaine Gooden, Jay Teitel

SPECIAL CORRESPONDENTS Gordon Pape, Libby Znaimer

CARTOON & JOKES EDITOR Moses Znaimer

EDITOR AT LARGE Bryan Adams

CONTRIBUTORS Bert Archer, Viia Beamanis, Lisa Bendall, Chris Chapman, Matthew Church, Susan Eng, Judy Gerstel, Liza Herz, Gabor Jurina, Dr. Zachary Levine, Ian MacNeill, Louisa McCormick, Jane Mundy, Barbara Olson, Connie Proteau, Dick Snyder, Wes Tyrell

MANAGER, PUBLIC RELATIONS & EVENTS Hazel Picco

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VP, INTERACTIVE CONTENT McLean Greaves

ONLINE CONTENT DIRECTOR Cynthia Cravit

CO-PUBLISHERS Gord Poland, Laas Turnbull

DIRECTOR OF SALES, PRINT & DIGITAL Lori Fitzgerald 416-607-7730

ACCOUNT DIRECTORS Beth Agro 416-607-7738; Donna Herscovitch 416-607-7729;

Angie Perri 416-607-7737

CONTENT CO-ORDINATOR, PRINT & DIGITAL Taylor Fowler 416-363-7063 Ext. 371

SALES REPRESENTATIVES

U.S.: Media-Corps. Inc.: Abby Vaughn, 646-257-4622

VP, MARKETING Marisa Latini

MARKETING MANAGER Kathryn Eves

PRODUCTION production@zoomermag.com

ZOOMERMEDIA DIGITAL

NATIONAL INTERACTIVE ACCOUNT DIRECTORS Barbara Broadhead 416-607-7727;

Lisa Turney 416-607-7705

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416-363-5562 **BUSINESS FAX** 416-363-7394 **EDITORIAL COMMENTS** 416-607-7724

PRESIDENT & CEO Moses Znaimer

VP & CFO George Kempff

CHIEF INFORMATION OFFICER Omri Tintpulver

AVP (FINANCE) & CONTROLLER Nancy Dixon

EXECUTIVE VP & COO Gord Poland

CHIEF AUDIENCE OFFICER Laas Turnbull

VP, FINANCE David Vickers

MEMBER SERVICE MANAGER Erika Murphy

EMAIL support@zoomermag.com

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OH, WOE IS US, the purveyors of the plunging loonie. From its once mighty perch on par, it has devolved into a poor cousin of the G7 currencies – panic in the oil patch, indeed. A shiny new national vision embraces the usually dark (deficits) and stormy (raised taxes), while the minister of finance announced that the federal fiscal picture is not as rosy as it was believed to have been. Little wonder there is a new urgency to being penny-wise and not pound-foolish when it comes to investments and assets. Given that many of us are considering the view beyond our peak earning years, our eighth annual Money Issue with an editorial package dedicated to all matters of your wallet is just the thing. The message is to Keep Calm and Stay the Course (page 46) but only if you plan, plan and plan some more for every eventuality and opportunity. One such is the digital disruption that has led to the sharing, a.k.a. the gig and/or access economy, which could be your best strategy for engagement and “rehirement” in a time of retirement.

But there is another side to digital disruption. Writer



Viia Beaumanis weighs in with “Gender Bender” (page 42). In it, she explores a disturbing strain of the *Zeitgeist* – a toxic historical and cultural brew of chauvinism and misogyny that, 50 years after the start of the feminist movement, has newly metastasized on the Internet and has been amplified by social media. Poster boys for the syndrome, Jian Ghomeshi goes on trial this February, while Bill Cosby continues to make headlines by countering his accusers. There is no happy ending in sight.

None of this is to say that it’s all doom and gloom. Spring is around the corner, a time of rejuvenation. We bring you the latest tips on how to travel for less, freshen your beauty routine and spring clean your diet. Plus we give you the scoop on adult colouring books, which has become a craze and is said to lower stress levels. After all this disruption, we’ll need it.

Contributors



Bert Archer is a Toronto-based writer and author of *The End of Gay and the Death of Heterosexuality*. He’s contributed to several

anthologies and various publications including *En Route*, *Toronto Life* and the *Globe and Mail*. These days, he spends his time travelling around and pondering this brave new world that has such deals in it. For his first *Zoomer* assignment, he offers up a top 10 list of money-saving travel tips in “Economy Class” (pg. 60).



Reporting on travel, beauty, lifestyle, culture, and design, **Viia Beaumanis’s** byline has appeared in the *Globe and Mail*,

Forbes, *Fashion*, *Condé Nast Traveler* and the *New York Times*, among others. She can’t speak a second language but she can read upside-down and sometimes brags about her champion single word score in Scrabble (266). In “Gender Bender” (pg. 42), she weighs on whether women have indeed “come a long way.”



Until our economy starts firing on all cylinders, Canadians at or approaching retirement continue to need timely and sound

financial advice. That was the working premise for **Peter Muggeridge** when planning “Stay the Course,” this year’s Money package (pg. 46), his eighth as senior editor at *Zoomer*. With input from top finance experts, each article presents the latest strategies for surviving another rocky economic year.

TAKING IT ON FAITH

I'm shocked! I've just flipped through the December/January issue of *Zoomer* magazine and stumbled across "Take Me to Church" (which I read).

My husband and I had decided to end our subscription to *Zoomer* since it was usually filled with such-left leaning philosophies (adultery seems to be okay and sleeping around with different partners is "de rigueur"), never mind Moses Znaimer's opinion pages proselytizing on the necessity of euthanasia.

You know there is a whole world of readers whose views are the total opposite. This is the first issue that even came close (to my knowledge) to entertaining a few of us conservative readers.
—Marg Baker, Toronto

MIXED MESSAGES

In your latest issue, you juxtapose an article on keeping the weight off with the recipe for roasted parsnip and cauliflower soup containing

½ cup of butter and 1 cup of whipping cream. I would find it helpful if you backed up a weight loss feature with a recipe containing less fat. —Keith Koch, via email
Editor's Note Look for our expanded food coverage in upcoming issues – more healthy recipes with nutritional analysis so you can make informed decisions based on your dietary requirements.

MARS BY ANY OTHER NAME

In "Boldly Going" in the December issue, it says, "We've named a chocolate bar after it [Mars]"

Mars bars are named after the founder of Mars Inc., Franklin Clarence Mars, not the planet. Franklin Mars founded Mars Inc. in 1911 and the company is still owned by the Mars family today.

Thought you'd like to know.
—David Davidson, Oakville, Ont.

The Funnies

"Women prefer men who have something tender about them – especially the legal kind." —Kay Ingram

"I made my money the old-fashioned way. I was very nice to a wealthy relative right before he died." —Malcolm Forbes

"Money and women. They're two of the strongest things in the world. The things you do for a woman you wouldn't do for anything else. Same with money." —Satchel Paige

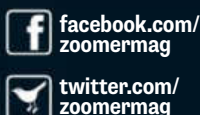
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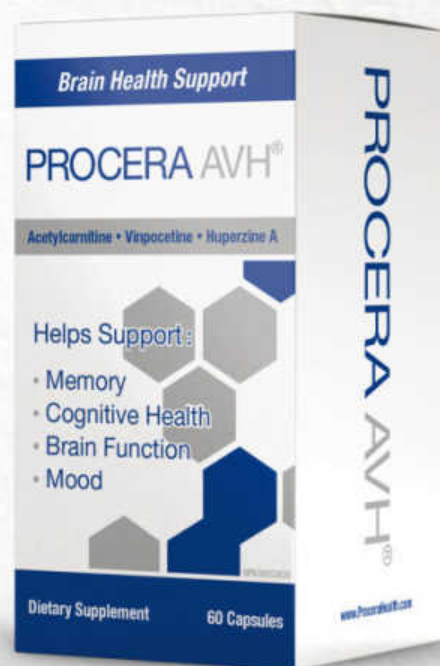
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Proof that you can't put a price on true love. Though, if you wanted to try, it works out to around \$8

A South Carolina couple celebrate their 68th wedding anniversary by returning to the hotel where they spent their wedding night and are afforded the same \$8 rate they paid in 1947.

Loving courtships or kradle-robbing? You decide

Kourtney Kardashian, 36, and Canuck pop superstar Justin Bieber, 21, have reportedly "hooked up" while momager Kris Jenner, 60, dates Bieber's sometime tour manager, Corey Gamble, 35.

American researchers discover that Viagra may help prevent diabetes in seniors

You know what that means - no more guilt when enjoying those post-coital Werther's Original candies!

When you're feeling down, just close your eyes and repeat over and over, "More sex and less diabetes. More sex and less diabetes..."

Scientists discover a possible correlation between negative thoughts associated with aging and the onset of Alzheimer's.

From the things that "would have been good to know before you broke up with your high-school sweetheart so you could experiment in college" department

Research shows that those who are married to the same person for a longer period of time, like high-school sweethearts, are more likely to enjoy greater health longevity.

Harvard researchers discover that the aging process seems to move faster in elected leaders than the average person

Sorry, ladies, but this means that, in six months, Prime Minister Justin Trudeau's million-dollar looks could fade into Prime Minister Wilfrid Laurier's five-dollar scowl.

THIS WAY UP

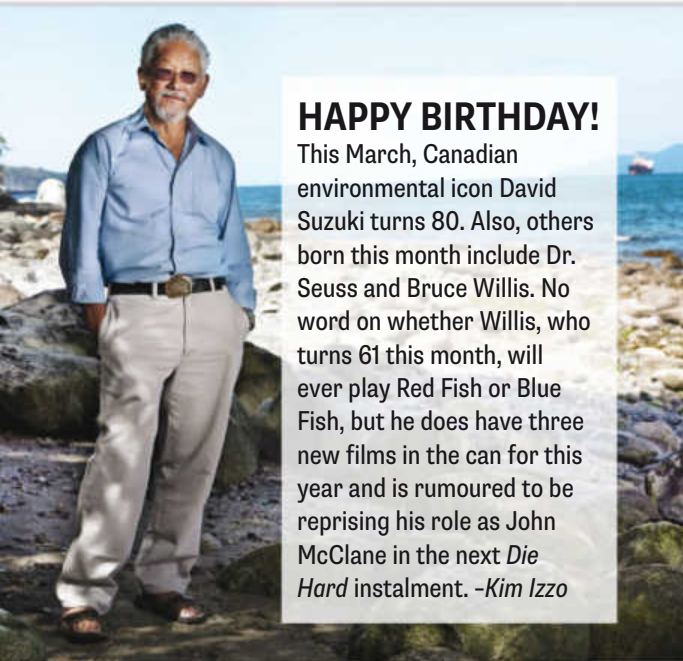
RECENT PEAKS AND VALLEYS IN THE JOURNEY

By Mike Crisolago

(AND DOWN)

ZOOM IN





HAPPY BIRTHDAY!

This March, Canadian environmental icon David Suzuki turns 80. Also, others born this month include Dr. Seuss and Bruce Willis. No word on whether Willis, who turns 61 this month, will ever play Red Fish or Blue Fish, but he does have three new films in the can for this year and is rumoured to be reprising his role as John McClane in the next *Die Hard* instalment. —Kim Izzo



DON'T WORRY. BE HAPPY ... OR NOT



WE'RE NOT SURE whether this is good news or bad news, but a new study published in *The Lancet* has found that neither unhappiness nor happiness has a direct effect on mortality.

The findings are significant because the results come from a

10-year study of a million women in the U.K. The widespread belief that unhappiness and stress directly cause ill health came from studies that had confused cause and effect, reports *The Lancet*. Previous reports of reduced mortality being associated with happiness, with being in control, with being relaxed or with related measures of well-being had not allowed properly for the strong effect of ill health on unhappiness and on stress.

"Illness makes you unhappy, but unhappiness itself doesn't make you ill," said study author Dr. Bette Liu.

Five out of six of the women who participated in the study said they were generally happy, but one in six said they were generally unhappy. As in other studies, unhappiness was associated with deprivation, smoking, lack of exercise and not

living with a partner. The strongest associations, however, were that the women who were already in poor health tended to say that they were unhappy, stressed, not in control and not relaxed.

The main analyses included 700,000 women, average age 59 years. After allowing for any differences already present in health and lifestyle, the overall death rate among those who were unhappy was the same as the death rate among those who were generally happy. The study is so large that it rules out unhappiness being a direct cause of any material increase in overall mortality, in women. This was true for overall mortality, for cancer mortality and for heart disease mortality, and it was true for stress as well as for unhappiness. Got that? —Judy Gerstel



MARCH COMES IN LIKE A LION

Now available for public viewing, four rare male white lion cubs who were born at the Toronto Zoo last September

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John Wragg

MARATHON MAN

John Wragg, a 65-year-old Mississauga, Ont., man has set a new world record for completing the most ironman triathlons – 200 to be exact.

Considered one of the toughest competitions in the world with nearly four kilometres of swimming, 180 kilometres of cycling and a full marathon. All the more amazing is that Wragg had hip replacement surgery in 2008 after being hit by a truck. “The orthopedic surgeons, after the second surgery, said that I was never going to do another race,” he told reporters, after his achievement garnered him a slew of media attention. “They told me to go find a new sport, so I went out and found a new doctor.” Wragg continues to train every day, adding, “My first rest day will be the first year I’m dead.” –KI

GO TO YOUR ROOM

JENNIFER Adams’ journey to sound sleep included navigating through snoring, sleep apnea, discordant sleep schedules and resorting to sleeping pills before ending

with a divide-and-conquer policy. She and her husband happily sleep apart and she believes separate bedrooms can lead to happier, healthier relationships. And she may be on to something. Sleep deprivation can have health consequences that include high blood pressure and weakened immunity and has also been shown to affect how couples relate. Something as

benign as mismatched body clocks can result in more arguments.

Of course, separate bedrooms may not seem a particularly romantic notion to some, let alone fulfill social expectations – floor

plans don’t normally feature two masters, after all. But her book, *Sleeping Apart Not Falling Apart*, serves as a practical guide packed with research about sleep, first-hand accounts and tips –

from getting buy-in to doing nightly tuck-ins to maintain pre-sleep rituals like cuddling and pillow talk.

And if it’s a loss of *intimacy* that keeps you sleeplessly together, studies have shown that sleep-deprived individuals actually report lower libidos. So beyond a better night’s rest, sleeping separately may in fact lead to the kind of sleepless night you’re happy to have. –Tara Losinski



PLASTIC FANTASTIC

According to the American Society of Plastic Surgeons 2014 Plastic Surgery Report, the largest cohort for cosmetic surgery isn’t the oldest. While boomers certainly indulged – nearly four million procedures, or 26 per cent, in total – it’s Generation X who stormed the doctor’s office with more than seven million procedures, totalling 50 per cent of all procedures. The most popular enhancement across both age groups? Botox, with more than five million treatments injected. –KI



MARCH

used to be the first month of the year until the Gregorian Calendar replaced the Julian Calendar in 1752

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A DOLLAR SHORT

By Peter Muggeridge

HISTORY tells us that whenever the Canadian dollar sags against its U.S. counterpart, it spells tough times ahead for our professional sports franchises. The problem is that all the revenue each team generates comes in loonies, but player salaries are paid out in U.S. greenbacks. So when our dollar languishes around the US\$0.70 level (as it was at press time), teams north of the border are whacked by what amounts to a 30 per cent penalty on all revenues. The exasperating exchange rate affects the Toronto Blue Jays and Raptors but takes a huge bite out of teams in smaller markets: Winnipeg, Ottawa, Calgary and Edmonton. They must strive to remain competitive despite playing on an

uneven ice surface. Flashback to the late 1980s: with our loonie cratering to US\$0.69, money woes forced Peter Pocklington, the impecunious owner of the Edmonton Oilers, to sell superstar Wayne Gretzky to the L.A. Kings. Less than a decade later, the downward spiralling dollar, which bottomed out at US\$0.63, put the Quebec Nordiques and Winnipeg Jets in such dire financial straits that they were compelled to relocate to the U.S., Denver and Phoenix respectively. To avoid the catastrophes we saw in the '80s and '90s, we must help teams cope with the lousy exchange rate. Here are a few suggestions that could help each Canadian team

raise revenue, slash costs and weather the turbulent times.

■ **Vancouver Canucks:** Capitalize on local real estate boom by converting half of arena to condos.

■ **Calgary Flames:** Reduce the expense of replacing broken sticks by banning slapshots.

■ **Edmonton Oilers:** Sell lottery tickets to win a fun-filled night in owner Daryl Katz's private box.

■ **Winnipeg Jets:** Save on operating costs by having players drive the Zamboni during intermissions.

■ **Ottawa Senators:** Apply to Liberal government for funding

under the promised infrastructure program.

■ **Montreal Canadiens:** Bottle and sell whatever it is that fuels P.K. Subban.

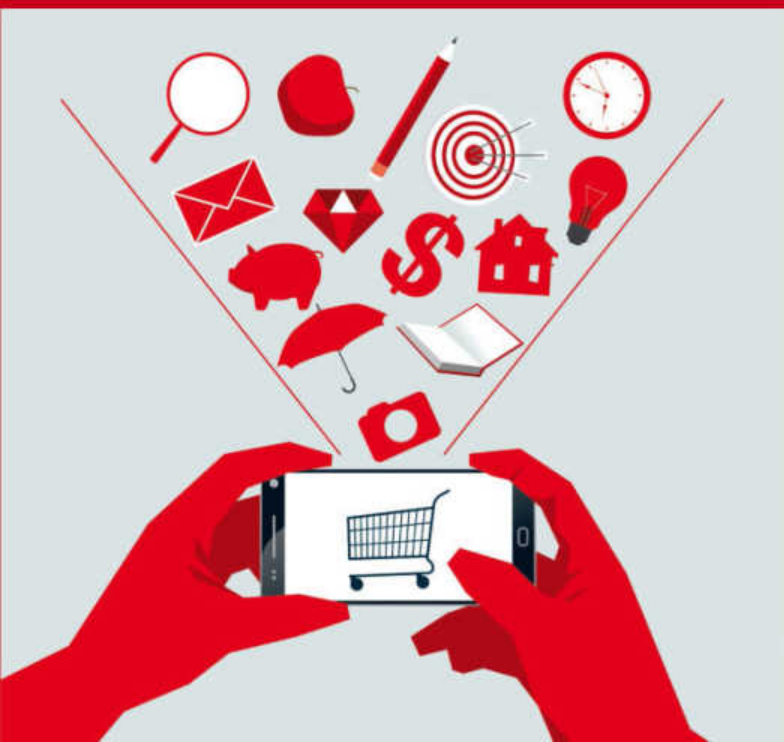
■ **Toronto Maple Leafs:** Create extra revenue

by winning the Stanley Cup more than once every 50 years.

On second thought, that last suggestion might be just a bit unrealistic.



P.K. Subban



CASHING OUT?

Apple CEO Tim Cook made waves recently when he told a crowd of university-aged students in

Ireland, "Your kids will not know what money is." The 55-year-old head of the cutting-edge tech company suggested that a generation from now, using money - i.e., paper currency and coins - to pay for goods and services will be phased out in favour of increasingly popular methods such as debit, credit and, lately, apps that allow you to pay via smartphone. Will Cook's prediction of a cashless economy come to pass? It should be noted that he has a vested interest in this prophecy as his own company is already a huge player in the digital payment field - Apple Pay was launched in Canada last November. -PM



OSCAR WATCH

Two of last year's much lauded films were about and starred men and women over 60. The first, *Youth*, featured Michael Caine and Harvey Keitel as two friends – a composer and a filmmaker – on vacation in the Swiss Alps reflecting on their lives and fading careers. Jane Fonda, who plays an aging diva in the film, nabbed a Golden Globe nom for best supporting actress. The second, *45 Years*, starred Tom Courtenay and Charlotte Rampling as a couple on the cusp of planning their wedding anniversary when a letter arrives that shakes their marriage to the

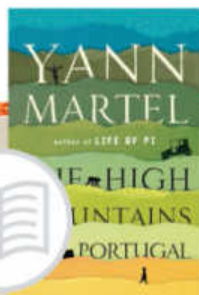


Charlotte Rampling in an ad for NARS cosmetics

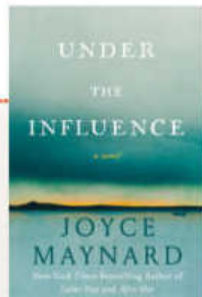
core. Rampling has turned out to be an awards and festival darling, receiving best actress wins at the Berlin International Film Festival and Los Angeles Film Critics Association among many others. At press time, it's too soon to tell if either will get any love from the Academy, but they are certainly going to find a receptive audience with mature moviegoers. —KI



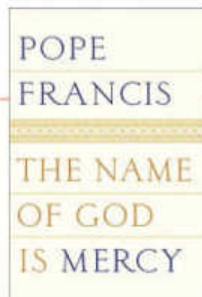
ART The photo *A Tale of Two Foxes* (above) by Don Gutoski, 65, of London, Ont., nabbed the top prize at this year's prestigious international Wildlife Photographer of the Year competition. Until March 20, lovers of wildlife photography can get an eyeful of Gutoski's work as well as other prize-winning Canadian photos and more from this year's competition, on display at the Royal Ontario Museum.



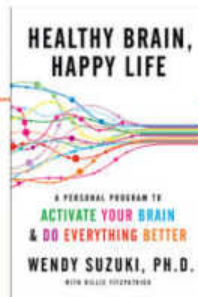
■ Celebrated Canadian author Yann Martel (*Life of Pi*) returns with **The High Mountains of Portugal**, a novel with three intersecting stories about the quest for meaning.
■ **Under the Influence** by Canadian author Joyce Maynard (*Labour*



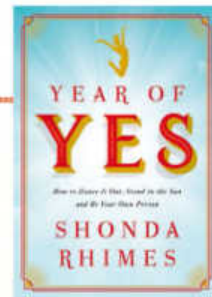
Day) tells the story of the true meaning and true price of friendship.
■ **The Name of God is Mercy** by Pope Francis, in his first book as pope in celebration of his Jubilee of Mercy, addresses all humanity in a personal dialogue.
■ **Healthy Brain,**



Happy Life: A Personal Program to Activate Your Brain and Do Everything Better by neuroscientist Wendy Suzuki is a personal journey of the author's 40th year melded with groundbreaking research that helps unlock the



key to neuroplasticity that can transform our brains, bodies and our lives.
■ Fans of *Grey's Anatomy* and *Scandal* know Shonda Rhimes as one of television's most successful women show runners. But what may



surprise many is what an introvert Rhimes was. In her memoir **Year of Yes**, she writes candidly about spending one year saying yes to everything and anything and how it empowered her, and her hopes that it will inspire you too. —KI

GLASS SCREENING

Women's History Month

It's too early to call the election south of the border, but we can say that Hillary Clinton has a better chance of becoming the 45th president of the United States than she has of directing a \$100 million Hollywood blockbuster. Last year, the American Civil Liberties Union (ACLU) contacted the Equal Employment Opportunity Commission (EEOC) to complain about gender discrimination in Hollywood's hiring practices – since then, female directors as well as executives, agents and other industry players have been called for interviews. Many women hope this will alter the landscape, but to what degree remains to be seen. But 2016 may prove to be the year of the woman both behind and in front of the camera. -KI



NOW SEE THIS

The 2002 original remains the largest grossing independent film of all time, so the only surprise is that it took so long for **My Big Fat Greek Wedding 2** to land in theatres. Canadian writer, actress and producer Nia Vardalos (and former *Zoomer* cover subject) and John Corbett return for the sequel.

Even if superheroes aren't your thing, it will be tough to ignore **Batman v Superman** – Ben Affleck and Henry Cavill – respectively. If nothing else, seeing this flick will have you nostalgic for the pre-ironic good guys.

The quirky Coen Brothers with George Clooney are back with **Hail, Caesar!**, about a Hollywood “fixer” in the 1950s brought in to solve the mystery of a missing star.

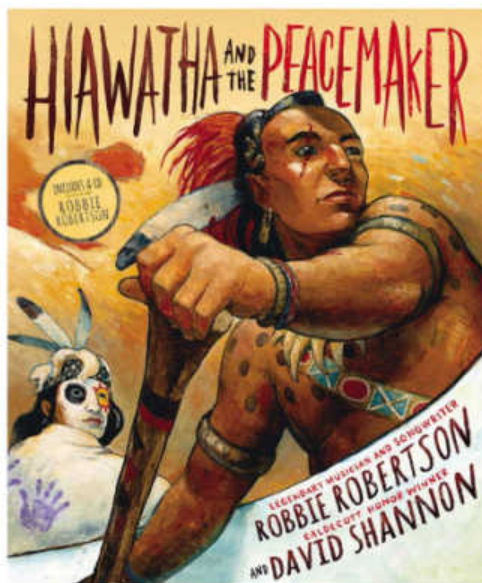
Fans of track and field will run, not walk, to **Race**, a biopic about Jesse Owens and his Olympic appearance at the 1936 Games where he faced off against Hitler's Aryan nation. Starring Canuck Stephan James (*Selma*). -KI



THE ZOOMER Q Adrienne Clarkson on why Stompin' Tom is still so beloved

“I think the reason why he's loved so much is that people recognize themselves in him and in what he writes about because it's their town, it's their hockey, it's their potato. It's theirs. He gives us all a kind of ownership on our own lives and ... he makes us feel that we own what we know we are part of.”

Clarkson appears and performs as part of *Whiskey Jack Presents Stories and Songs of Stompin' Tom*, a posthumous 80th birthday tribute to Stompin' Tom Connors at Hugh's Room in Toronto on Feb. 9. For more information or to purchase tickets, call 416-531-6604.



the Peacemaker (exquisitely illustrated by David Shannon), Robertson's tale of Hiawatha, which he first heard as a child from a tribal elder, the Mohawk warrior seeks revenge against an evil chief who was responsible for killing his wife and three daughters. Things change with the arrival of the Peacemaker who needs Hiawatha's help uniting the five nations of the Iroquois people. It is on this journey that Hiawatha undergoes a transformation of consciousness. The book also includes a CD with an original song performed by Robertson as well as historical notes and an author's note. -KI



NATIVE SON

Hall of Fame musician and songwriter Robbie Robertson has turned his immense talents to authoring a children's book. In **Hiawatha and**

COLOURING YOUR WORLD

- 
- 1 *Colours of Anna Karenina*, Indigo
 - 2 *Do Big Small Things*, Bruce Poon Tip
 - 3 *Animal Kingdom: Color Me, Draw Me*, Millie Marotta, Indigo
 - 4 Coloured pencils, set of 24, \$16, Indigo



a

TRIP TO
London, Paris,
Tokyo or Rio
may not be in
your immedi-

ate future, but you can transport yourself there with fine tip markers or a set of coloured pencils.

The adult colouring book craze coupled with the adult lust to travel inspired artist Steve McDonald to create *Fantastic Cities: A Coloring Book of Amazing Places Real And Imagined*.

Immerse yourself in arresting aerial vistas of the great cities of the world along with bonus architectural mandalas, all with detailed line work on pristine white pages.

Like travel, colouring adventures can stimulate the mind to explore possibilities, distract from anxiety and offer an escape from stress.

"You can do colouring in a mindful way," suggests Paul Kelly, founder and clinical director of The Mindfulness Clinic in Toronto, "focusing on it, thoughtfully choosing colours and trying to stay in the lines. Part of mindfulness is concentration. When you're fully engaged in colouring, the mind is quiet, so there is stress relief."

Heather Reisman, CEO of Indigo, finds adult colouring books calming.

"I've recently become very interested in the practice of mindful meditation," she says, "so I have embraced this trend." Reisman's Indigo stores carry more than 100 titles of adult colouring books and they continue to be bestsellers.

"We were delighted by how this trend has taken off," says Reisman. "We first saw it start gathering momentum in early 2015. From the moment books like *Secret*

Garden hit our shelves, customers kept asking for more. People want colouring books about nature, fashion, cities and their favourite books and movies." Reisman's own favourite: *Anna Karenina: A Colouring Book Love Story*, which was developed by the Indigo team. "We know lovers of Tolstoy's classic novel will have a hard time putting it down," says Reisman.

Fashion lovers will delight in the Comrags colouring book that captures the fashion trends, hairdos and styling influences of the past 30 years.

With 13 pages of iconic Comrags designs, accompanied by notes from the designers Joyce Gunhouse and Judy Cornish, creative types can fill in the lines with their own choice of colours and patterns. The *Comrags Colouring Book* is on sale at comrags.com or at the store in Toronto.

Even if you're not into colouring, an imaginative flight of fancy can carry you away and that's just what Bruce Poon Tip's interactive book, *Do Big Small Things* does.

Every page is an invitation to

consider a journey, explore and expand your boundaries and record your adventures. It's part journal, part inspirational notebook and part exploration of the world outside and the world in you.

You'll share Poon Tip's journey to the rainforest and be reminded that "there are moments that

put a knot in the pit of your stomach – a twinge of doubt accompanied by the urge to leap. Freedom is calling."

You'll need pen, pencil or markers for some pages. For example, the page with the white rectangle against a colourful sky: "You are your own country – create your flag."


For two blank pages, you'll need some friends: "My friends can fill these pages however they want."

The last four pages are glossy cardboard postcards to separate and keep or send. They follow the final suggestion for your journey: MAKE love, art, dinner, notes, friends, mementos, conversation, postcards.

Books cost \$15 to \$20 and are available at book and art supply stores and online at www.amazon.ca and www.indigo.ca. And don't forget the crayons. —Judy Gerstel





 Suit, circa
1977. #Chanel
 #HauteCouture

PICTURE PERFECT

Just like her Instagram-worthy wardrobe, society doyenne Catherine Nugent's commitment to raising money for charity is timeless By Derick Chetty Photography Chris Chapman

Catherine Nugent's wardrobe includes couture from labels like Chanel, Yves Saint Laurent and Pierre Cardin – some purchased decades ago, when Coco and Yves were still alive, making them practically museum-worthy.


But the society maven, in her mid-60s, still wears these timeless outfits to events in Toronto.

She uses this same approach – longevity and loyalty – in her philanthropic work, having helped organize some of the longest-running charity galas in Toronto. “I like being involved for the long haul,” she says. “You have to keep people [the donors] engaged and interested.”

Today, she helps helm charity events like Fandango and The Great Jewellery Heist, both of which benefit Bridgepoint – now part of the Sinai Health System. It's a personal mission for her since Bridgepoint was where her mother and her late husband, David Nugent, were patients.

Born in Brazil, she attended boarding school in Eastern Canada before marrying Nugent whose company, Riviera Concepts, manufactured and distributed best-selling fragrances like Alfred Sung, Bob Mackie and Nina Ricci.

Back in the day, Nugent co-founded the Brazilian Ball, which ran for 40 years. She was also part of a clique known as the Glitter Girls. One of their legendary affairs, a benefit circa 1985 for the Canadian Opera Company, featured a YSL Haute Couture fashion show – the first time YSL couture was shown outside of Paris.

“It was the '80s. Everything was bolder, bigger and brighter!” she laughs. 



  **Two-piece silk caftan and trousers, 1987. #OscardelaRenta**





  **Velvet dress with *trompe l'oeil* necklace, 1989. #BobMackie**



  **Black gown with diamond brooch, circa 1997. #PierreCardin**



  **Chubby, 1980. #WayneClark, pants #Joseph, top #joefresh**

FRESHEN UP

Spring clean your makeup, skin- and hair-care routines with this handy tip sheet **By Liza Herz**

SKIN

■ **Keep Calm and Carry On** “At menopause, skin changes quality,” says Toronto’s Dr. Diane Wong of Glow Medi Spa. “It thins so you’ll

see more of the facial vessels which we call telangiectasia, resulting in more visible redness.”

In addition to a steady diet of anti-inflammatory omega-3 rich salmon and walnuts to boost the

skin’s barrier function and calm redness, choose products with soothing ingredients to strengthen skin and calm inflammation. *Try: Elizabeth Arden Superstart Skin Renewal Booster, \$88; Aveeno Ultra Calming Nourishing Night Cream, \$20-\$23; Vichy Neovadiol Advanced Replenishing Care, \$51.*

■ **Feed Your Face** While sunscreen is the best “ounce of prevention” anti-ager there is, “Free radicals in the air negatively affect the skin by destroying collagen and elastin,” says Wong. An antioxidant-

loaded serum or moisturizer protects from both the sun’s UV rays as well as external aggressors like car exhaust, cigarette smoke and pollution. *Try: Lise Watier Sublimessence, \$84; Juice Beauty Antioxidant Moisturizer, \$44; Caudalie Polyphenol C15 Anti-Wrinkle Defense Serum, \$66.*

■ **No Scrubs** The time it takes for skin cells to turn over doubles every 10 years, leaving us with a top layer of dry, dead skin that just won’t budge. A good scrubbing is incredibly tempting.

We’re not killjoys depriving you of the immense satisfaction of an exfoliating scrub, but “harsh scrubs can damage thinner skin,” says Wong, and are best left to sturdier bits like feet and upper arms. Your face can benefit from a gentle twice-weekly over-night exfoliation with alpha hydroxy acids like glycolic acid that gently loosen the “mortar” between skin cells, sloughing away dead skin while softening fine lines and fading dark spots in the process. All without harming the healthy skin beneath. Look for glycolic acid paired with lactic acid for a gentle, gradual peel. *Try: Jouviance Glyco-Laser 5% Soft Peel Night Cream, \$40; Philosophy Microdelivery Overnight Anti-Aging Peel, \$89; Nip + Fab Glycolic Fix pads, \$13.*

MAKEUP

■ **Simplif-Eye** If you’re always flummoxed by the multiple shades in any given shadow palette and only ever use the taupe-y neutral, this is for you. For uncomplicated eye definition over 40, with no crease-settling, skin-tugging eyeliner, Maybelline New York lead artist Grace Lee offers these easy steps: “**Curl lashes, load up on mascara, add a soft line of neutral shadow close to the lashes and some highlighter in the inner corner of the eyes and on the brow bone.**” *Try: Revlon Dramatic Definition Mascara, \$12; Physicians Formula Eye Booster Instant Lash Extension Kit, \$20; Essence Mono Eyeshadow in Triple Choc, \$3; Maybelline New York EyeStudio Color Tattoo Crayon in Barely Beige, \$9.*

■ **High Brow** Maintaining fuller brows is “all the more important when you’re older because brows frame the eyes and add lift to the face,” explains Smashbox Cosmetics Global Pro Artist Lori Taylor Davis.

For defined brows, select a pencil shade that matches your lightest hairs and apply with soft feathery strokes.

“They shouldn’t look painted on or tattooed on,” says Taylor Davis. “No Sharpie brow or Groucho brow.” *Try: Smashbox Brow Tech Matte Pencil, Taupe, \$24; Maybelline New York Brow Drama Pomade Crayon, \$12.*

■ **Less Is More** Former beauty industry executive Andrea Q Robinson, whose book *Toss the Gloss* advo-





cates a product rethink after 40, says that foundation can be an unwitting trap. “Avoid descriptors like ‘long wearing’ and ‘matifying,’” she explains.

These can be masky and drying. Instead, seek out lightweight, tinted moisturizers or BB creams with sheer, hydrating formulas in gold, skin-warming tones. *Try: L’Oréal True Match Lumi Cushion Foundation, \$30; Laneige BB Cushion compact, \$44 including refill.*

■ **Conceal & Highlight** “Modern makeup means concealing more by using less,” says Robinson. Match concealer to foundation instead of going too light under eyes to avoid the dreaded “reverse-Panda” look. **Use concealer sparingly and only where needed, in two different textures: “One more pliable for ‘patting away’ dark circles under the eyes,” says Robinson, “and the other (which should stay put) for blemishes, birthmarks, spider veins and brown spots.”**

Try: Benefit Fake-Up Under-eye Hydrating Concealer, \$31; Vincent Longo Perfect Canvas Illuminating Concealer, \$35.

For more advanced concealing, blur any vertical lines running from the nostrils to the outer edge of the lips (evocatively called naso-labial folds) using a light-reflecting pink-toned concealing pen and soft, whiskery strokes to illuminate the area and help bring it forward. *Try: Marc*



Jacobs Remedy Concealer Pen, \$47. Apply highlighter in a warm champagne shade “on the bridge of the nose, the cupid’s bow of the mouth and on top of the cheekbones. These little tiny touches make your face look finished,” says Maybelline New York’s Grace Lee. *Try: Clinique Chubby Stick Sculpting Highlight, \$26; Flower Highlighter in Pearl Shimmer, \$11.*

■ **Lips: Colour Within the Lines** “As we get older, lips start to thin, yet most women run a mile from lip liner,” says celebrity makeup artist Charlotte Tilbury. **“Instead, use a lip liner shade that mimics the colour of your natural lips, drawn onto the outer edge of the lip – too far over and it won’t be convincing.”**

Try: Charlotte Tilbury Lip Cheat in Pink Venus, \$27.

■ **Lighten Up** “Dark, sticky lip glosses had their place for a fun night out many years ago,” says Robinson, “but will likely dance their way into unwanted lines around your lips now.” She recommends taking “a good, hard look at what you’ve been beauty hoarding to see if it truly works for your cosmetic needs now,” and then upgrading to sheer tinted gloss balms or lighter-toned creamy lipsticks. *Try: Covergirl Colorlicious Gloss balm in Taffy, \$20; Clarins Joli Rouge Brilliant in Pink Praline, \$28.*

HAIR

■ **Lather Up** When natural hair colour fades and turns silver, “The hair with no pigment can be a different texture,” says Toronto stylist Brennen Demelo, leaving



“Beauty has nothing to do with age and everything to do with a comfort zone that the years have provided”

Andrea Robinson,
author of Toss the Gloss

you with a head full of unfamiliar and often unruly strands. Skipping washings in the hopes of keeping newfound frizz at bay may give you the greasy scalp and lank hair of a sullen teen. Choose a gentle shampoo that adds moisture and strengthens hair to resist breakage.

Try: StriVectin Ultimate Restore Shampoo, \$25; Klorane Anti-Aging shampoo with olive extract, \$11.

■ **Combat Dryness** “The biggest thing with aging hair is making sure it has moisture,” says Demelo. “Women tend to cover it up [with styling product], but they have to address it.” So instead of fighting your hair with flatirons and time-consuming blow-drys, make peace with its texture and “find a style that’s a little more free, a little bit looser, a little more natural,” says Demelo. Make moisture and smoothing your priorities.

Try: L’Oréal’s in-salon smoothing and repairing Pro Fiber treatment (\$30-\$35 at select salons) is paired with at-home products (conditioning mask, \$29) to sustain the effect. Schwarzkopf BC Excellium Beautifying Silver Spray, \$15, nourishes hair to smooth flyaways and neutralizes yellow with a purple tint. Conair’s Infiniti Pro The Ultimate Brush (\$40) releases static-neutralizing ions to instantly smooth frizzy hair on the fly. 12



| Nutrition Facts | |
|------------------------------------|-------|
| Per 2 (4 g) | |
| pour 2 galettes (4 g) | |
| Amount / Teneur | |
| Calories / Calories | 15 |
| Fat / Lipides | 0 g |
| Saturated / saturés | 0 g |
| Trans / trans | 0 g |
| Sodium / Sodium | 10 mg |
| Carbohydrate / Glucides | 4 g |
| Fibre / Fibres | 0 g |
| Sugars / Sucres | 1 g |
| Protein / Protéines | 0 g |
| Daily Value / % valeur quotidienne | |
| Vitamin A / Vitamine A | 0 % |
| Vitamin C / Vitamine C | 0 % |
| Calcium | 0 % |
| Iron | 0 % |

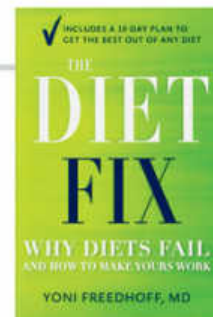
OUT WITH
THE OLD,
IN WITH THE
NOURISHING

Call it a three-step inside-and-out makeover. Give your pantry a once-over and rid it of unhealthy choices, then fill it with smarter picks. (For the downside of bad choices, go to www.everythingzoomer.com/the-disease-of-kings for a story on gout.) Choose plants over red meats more often. Finally, kick-start your body's natural ability to detoxify with healthier food options. Sound easy? Lisa Bendall tells you how. Your weight, your blood pressure and your cholesterol levels will thank you

FIND YOURSELF
In spring-cleaning mode? Want

to tidy up your food intake? No matter what you may have heard, a detox diet is not the way to do it. Your liver and kidneys are already designed to eliminate toxins (see “House Call,” page 28). Doing a detoxification cleanse can make you sick with cramping and nausea, and even upset your metabolism with an imbalance of electrolytes or renal dysfunction. This spring, we recommend you skip Beyoncé’s lemon juice, maple syrup and cayenne pepper diet, Anne Hathaway’s juicing or Madonna’s colonic (also known as a good, old-fashioned enema). In fact, we think a much better way to detox is to clean your cupboards and purify your pantry! For tips, we turned to Dr. Yoni Freedhoff, medical director of Ottawa’s Bariatric Medical Institute and author of *The Diet Fix: Why Diets Fail and How to Make Yours Work*.

■ **Toss the trans fat** Read your labels and get your trash can ready. Trans fatty acids raise levels of dangerous cholesterol while lowering the good, delivering a one-two punch to your circulatory system. If a product’s serving size contains less



**AN AVERAGE
RESTAURANT MEAL
CONTAINS 1,800
CALORIES - THE
MAXIMUM FOR
MOST PEOPLE FOR
AN ENTIRE DAY**

GOOD: UNSATURATED FATS, AS IN NUTS, OLIVE OIL AND SALMON **BAD:** SATURATED FATS, AS IN RED MEAT AND CHEESE

than half a gram of trans fat, the label might declare zero, so you also need to check ingredient listings for the telltale “partially hydrogenated oil.” Unfortunately, not all foods you eat, like cafeteria croissants, even come with a label. “Commercial and fried baked goods are things we should be minimizing in our diet anyhow,” says Freedhoff.

■ **Stash fewer saturated fats, more unsaturated fats** Fat isn’t across-the-board bad. In fact, 25 to 35 per cent of your calories should be in the form of fat. But keep your saturated fats at less than 10 per cent. While you’re sweeping those away, stock up on more sources of monounsaturated and polyunsaturated fats.

■ **Wipe out ultra-processed products** If it’s made from something that’s made from something, get rid of it. Chances are those cookies and frozen pizzas contain a lot more salt, sugar, fat and calories than you need. We’re often pulled in by health claims on the package, but remember that even if something contains less fat or more fibre than a similar product, it still might not be good for you. Freedhoff’s

simple tip: “Stay away from jars and boxes of food and focus on foods you’ve transformed from fresh, whole ingredients.”

■ **Stop buying beverages for their health benefits** If you’re loading up on milk or fruit juices because you think they’re healthy, think again. “If you want to consume dairy or fruit, you should chew it,” says Freedhoff. “Liquid calories don’t fill us up. There are no health benefits that outweigh the negative impact of their calor-

ic contribution to us.” That doesn’t mean you shouldn’t ever sip anything but calorie-free water. After all, we all enjoy an orange juice once in a while or a latte – or, for that matter, a robust gamay noir. Freedhoff’s suggestion: when it comes to non-water beverages, “Drink the smallest amount you need to like your life.”

■ **Trim back restaurant meals** Restaurant food is another source of hidden sodium and sugar, and typically contains many more calories than you’d expect. “You can’t look at a menu item and know what’s in it,” says Freedhoff. For sure, some restaurants are taking a healthier approach, like posting calorie counts on menus, cooking with better oils, and offering whole-grain breads and pastas. But they don’t get a free pass. “I think restaurants are a wonderful treat, and we should include them in our lives,” Freedhoff says, “but we use them far more often than we once did, and far more often than is helpful.” ►



KNOWLEDGE IS POWER

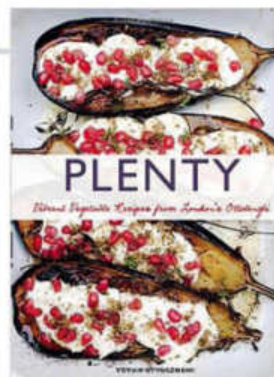
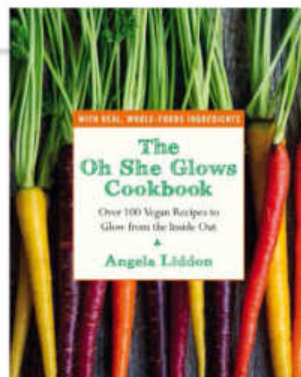
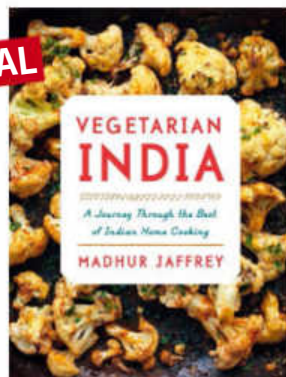
- Don’t “detox” your body – clean your cupboards and purify your pantry instead
- Eat, don’t drink your fruits and vegetables. A glass of juice contains more calories than a serving of the whole – and often has added sugar
- No amount of trans fat is good for you
- Be suspicious of commercial and fried baked goods **AND ALSO SCARY** We spend more money on and take in more calories from processed foods than any other time in history



MEAT, LESS and go veg, more

P LANT-BASED EATING may be good for you, your planet and the people who share it, but what if you can't stomach the idea of giving up cheeseburgers forever? Try scaling back, choosing smaller meat portions, less often. That's how it's done in India, says Madhur Jaffrey, author of *Vegetarian India: A Journey Through the Best of Indian Home Cooking*. "Meat, if it's there at all, is just a small part of the plate," says Jaffrey. "It's not like those huge, one-pound New York steaks. That amount would feed eight people in India!"

That's also the thinking behind the Meatless Monday movement, which promotes vegetarian eating one day a week. "Your effects on the environment and other



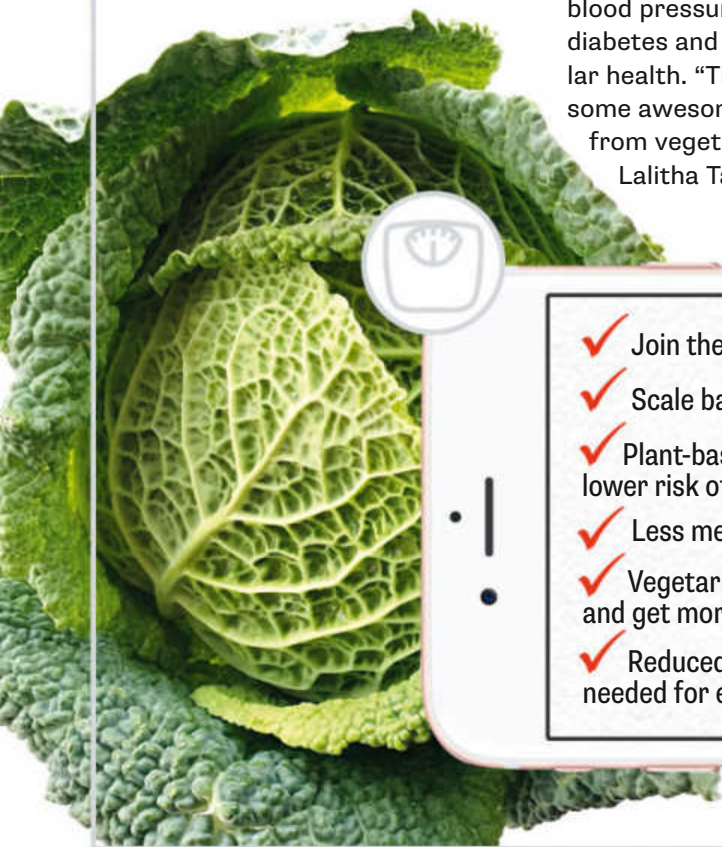
Plant-based diets are linked to lower blood pressure, lower risk of diabetes and better cardiovascular health

creatures are enormously reduced by even small changes downward on the food chain," says David Steele, president of Earthsave Canada. Here are four reasons to eat more plant-based foods.

■ **It's healthier** Studies have linked a plant-based diet to lower blood pressure, decreased risk of diabetes and better cardiovascular health. "There are definitely some awesome health benefits from vegetarian eating," says Lalitha Taylor, a registered

dietitian in Edmonton. Many plants are high in essential nutrients, and eating less meat reduces the animal fats that can clog your arteries. Vegetarians tend to take in more fibre, eat fewer processed foods and even get more exercise compared to meat eaters, all factors that contribute to a healthy weight. "A better body weight can be associated with longevity and increased energy," Taylor adds.

■ **It alleviates antibiotic use** Eighty percent of antibiotics in North America are given to farm animals, not people. Farmers in Canada and elsewhere routinely use antibiotics to prevent illness or even promote growth without a veterinarian's approval. This widespread use is causing concerns about drug-resistant disease. ►



- ✓ Join the Meatless Monday movement
- ✓ Scale back meat portions and have it less often
- ✓ Plant-based diets are linked to lower blood pressure, lower risk of diabetes and better cardiovascular health
- ✓ Less meat means less animal fat, which clogs arteries
- ✓ Vegetarians tend to eat more fibre, less processed foods and get more exercise
- ✓ Reduced meat consumption increases the farmland needed for ethically raised beef and poultry

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**KENSINGTON
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A new epidemiological study in Denmark shows a clear link between antibiotic-resistant staph infections (MRSA) and people's proximity to Danish pig farms, over half of which are contaminated with a strain of the bacteria. While harmless to pigs, the bacteria can be transmitted by farm workers into the wider community, where it infects humans.

■ **It reduces GMOs** The majority of genetically modified organisms (GMOs) today are grown to feed livestock. The World Health Organization has found no evidence that GMOs are harmful to our health. But because they can often withstand pesticides and single species are grown in large areas, they may impact on the environment through greater chemical use, elimination of insects and other plants, and decreased biodiversity. "You're taking a huge risk when you narrow the varieties you're growing," says Steele, who's also

a retired molecular biologist. "If a fungus comes in and wipes out our food supply, you don't have any resistant species."

■ **It makes room for ethical meat** Many producers raise beef and poultry humanely – room to roam, grass to eat, free of hormones. But there's not enough land available to support ethical meat for all, says Steele. "There are so many of us. The amount of meat we're eating now requires concentrated numbers of animals." In the grocery store, check for logos such as Certified Humane Raised and Handled, and Canada Organic, or ask your store manager whether the meat has been certified as humane or organic (organic standards cover ethical treatment of animals). Humanely raised meat is stocked in a variety of stores including Loblaws, Metro, Sobeys and Whole Foods.

■ **It's delicious** As well as *Vegetarian India*, we're also

80% OF ANTIBIOTICS ARE GIVEN TO FARM ANIMALS, RAISING CONCERNS ABOUT DRUG-RESISTANT DISEASES

inspired by Angela Liddon's *The Oh She Glows Cookbook* and Yotam Ottolenghi's *Plenty!* For Jaffrey's latest volume, she criss-crossed India in order to collect a variety of unique dishes. "It was an absolutely wonderful world of unknown," she says. "Each region has its own history and geography, so they grow different things and have different traditions." With recipes like wild mushroom stew with coconut sauce or risotto of dal, rice and vegetables, you may never want meat again. -LB

SELF-CLEANING

House Call By Dr. Zachary Levine

THE HUMAN BODY is an amazing organism. While constantly exposed to potential threats, such as infections and pollutants, it is designed to take what it needs from the environment and food while protecting us from infection and excreting waste. Because we want to boost our bodies' ability to do so, there is a large industry that caters to detoxification, either with "cleansing" diets or juicing or colonic cleansing or irrigation. The bad news is that these cleanses are essentially useless and, in some cases, potentially dangerous (for instance, risk of bowel perforation from colonic irrigation).

The good news is that we don't need them. A healthy body eliminates unhealthy substances naturally, a self-cleaning system – the kidneys filter toxins from the blood and excrete them in urine, the liver helps remove unwanted substances from the body,

the lungs breathe out toxins and the digestive tract absorbs the nutrition from food while letting unhealthy substances pass.

So the best strategy for keeping the body clear of harmful substances is to do what you need to keep it functioning healthily. And that starts with food.

A kidney-healthy diet consists of foods that aren't too high in sodium, potassium and phosphorous, so include bell peppers, cabbage, cauliflower, garlic, onion, apples, cranberries, blueberries, raspberries, strawberries, cherries, red grapes, fish and olive oil.

A liver-healthy diet includes antioxidants, which prevent or delay cell damage. Foods high in antioxidants include beans, berries, artichokes, apples, pecans and plums as well as green tea. To improve circulation and blood supply to the liver, add garlic to your diet along with leafy greens, which contain vitamin K, which the liver uses to help in clotting to stop the bleeding when we hurt ourselves. Nuts, which contain protein, fibre and essential fats, help both liver and cardiovascular health. ☐

Dr. Zachary Levine is an assistant professor in the faculty of medicine at McGill University Health Centre and medical correspondent for AM740 (a ZoomerMedia property).



Oh, you

HEART
THROB



NATURE'S



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As a reminder, discuss the supplements and medicines you take with your health care provider. These products may pose risks and may not be suitable for everyone. Always read label directions and warnings prior to use.

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TO THE ROOT OF THINGS

Usher out winter's last hurrah with a comfort food menu that will warm things up **By Dick Snyder**

COOKING DID not come naturally for Matthew Ravenscroft. Given that he's the catering chef for one of Toronto's most popular restaurants, that might seem surprising. At the same time, it's reassuring for those of us who love to cook but aren't quite up to improvising, even after a couple of decades of trying. Ravenscroft has cashed in a philosophy degree for a top position at Parts & Labour, the Parkdale restaurant-slash-club that puts the fun in fine dining. Their urban downhome cooking is heavy on shareable comfort food and light on pretention. He chalks up his success to hard work, a lot of cookbook reading and a willingness to make mistakes.

"I love my mom's cooking, but it's very 'mom.' No salt, steamed vegetables, that sort of thing," he says. "My dad loves great food and loves

interesting, strange food. When I was five or six, I'd make this soup of frozen corn, cooked bacon, milk, water and chili flakes. And my dad would eat it and say, 'This is really good.' And it was disgusting. I fear the day that I'll have to try my child's cooking," he says, laughing. "And yeah, my mom might not be the most profound cook, but she always tried to include you. That social aspect is so much more, it's the tie that binds."

It's the social aspect, too, that makes catering so much fun for Ravenscroft, cooking big and flavourful dishes that stand out in a crowd. He encourages home chefs to experiment with combinations they know will work. "A great little book that I used is called *The Flavour Bible*. So in trying to create a soup or a dish, I would rely heavily on actual proven theory about what kinds of flavours complement each other."

Which brings us to winter. He loves wood smoke, root veg and sweet spices – the smells of sugar shacks, ski chalets and long braises. "I simply love spices. So ... winter it up!" he enthuses. His recipes for squash soup and root vegetable tartlet featured here do just that. These complementary dishes use similar ingredients in different ways, so you can utilize everything you have. They're earthy and warm, big and bold, and perfect for serving a hungry hoard.

It's frugal too, always a good kitchen fundamental – especially when there are leftovers. "[I love] taking scraps and making something new and delicious. You just take the scrap from the soup and mix everything together [for the tart]."

For the soup, the chipotle and squash are "a great combination," taken to new heights and a Mexican sensibility with the addition of chocolate. (Any dark chocolate will do, he says.) For the veggie tartlet, a sage gastrique adds a hint of acid, giving the earthy dish some zing. "And it gives the veg a little bit of shine, too, making it a bit more welcoming." To wit, he encourages at-home chefs to play around: "If you want it nice and clean, you can lay out little rounds [of sliced vegetables], and it looks very beautiful. Or it looks just as beautiful to have a nice big pile."

CHIPOTLE SQUASH SOUP SERVED WITH PINE NUTS, SAGE, CRÈME FRAÎCHE AND CHOCOLATE

"While this seems like a strange combination, each flavour involved works to complement one another to make a robust, hearty soup that will wow guests and provide a unique twist to a classic. It includes similar elements that make mole (a Mexican sauce containing tomatoes, chilies, cinnamon and chocolate) but uses

hearty winter vegetables to warm you up on cold winter nights.”

- 2 cinnamon sticks
- 1 sprig rosemary
- 1 tbsps toasted allspice berries (optional)
- 1 bunch sage (½ kept whole; ½ finely chiffinade)
- 1 chipotle chili (canned or dehydrated; if using dried, rehydrate in warm water)
- Zest of 1 orange
- ¼ lb butter
- ½ head fennel, sliced
- 1 onion, sliced
- 3 cloves garlic, sliced
- Salt
- ½ butternut squash, chopped
- 1 L chicken stock or water
- 2 cups 35% cream

Garnish

- Crème fraîche
- Shaved dark chocolate
- Pine nuts

In a square of cheesecloth, place cinnamon, rosemary, allspice (if using), whole sage, chili and zest. Tie up tightly.

In soup pot over medium heat, melt half the butter until it is done foaming. Add fennel, onions and garlic; season with salt. Add spice bag.

Add squash and caramelize over medium-high heat. Pour in stock, bring to boil and reduce by a quarter. When squash is tender, remove sachet. Purée soup in blender, adding small amount of butter and cream until smooth. Adjust seasoning.

Garnish with a spoonful of crème fraîche and shaved chocolate, then top with pine nuts and sage chiffinade.

ROOT VEGETABLE TARTLET

“This is a hearty recipe that uses up whatever bits and pieces you may have in the pantry or fridge. Be adventurous but more importantly – be resourceful! Don’t be bound just to the vegetables provided here – mix it up and use what’s available and in season. The optional add-ons are a great way to not only enhance the look and taste of the meal itself but it helps use up whatever you may have laying around in the fridge – few people keep frisée on hand but may have arugula, radicchio or another green. I say add it in and include something complementary like a sweet apple to contrast a bitter green with a squeeze of lemon.”

- ½ butternut squash, cubed
- ½ lb Jerusalem artichoke, chopped
- ½ lb parsnip, chopped
- Olive oil
- Salt and pepper
- ½ head fennel, sliced
- 1 cup Sage Gastrique (recipe follows)
- Butter or oil
- 6 tartlettes or 1 pie shell, baked (for a Pâte Brisée recipe, go to www.everythingzoomer.com/matthew-ravencrofts-pate-brisee)
- 1 bunch sage (roughly chopped)

Optional Add-Ons

- 1 cup crème fraîche, sour cream or yogurt
- 2 heads frisée
- 2 oranges

Toss squash, artichoke and parsnips with oil, salt and pepper. Spread on parchment paper-lined baking sheet and roast in 400 F oven for 20 to 30 minutes.

Meanwhile, heat some oil in skillet and cook fennel over medium-low heat, adding a bit of salt to help pull any excess moisture, until soft. Feel free to deglaze pan with some wine to pull up any flavour that’s stuck to the bottom.

Toss roasted vegetables with a knob of butter and Sage Gastrique until evenly coated. In the bottom of each tart, place a scoop of caramelized fennel; spoon in roasted veggies. Sprinkle with chopped sage to garnish.

Serves 6

SAGE GASTRIQUE

“I’m of the opinion that gastrique of any kind is a great addition to the kitchen – it’s sweet, it’s acidic and it just brightens up a dish when it needs that something extra. Not only that, gastrique lasts forever and is infinite in combinations. But be careful: a little goes a long way! I prefer mine a bit more acidic than sweet, but if you’re the other way, just add equal parts sugar to vinegar.”

- 1 cup cider vinegar
- ¾ cup white sugar
- 1 bunch sage (rub it in your hands first to release oils)

In pot over medium-low heat, combine vinegar, sugar and sage. Bring to slow boil and reduce until gastrique is thick enough to coat back of spoon. ☑





MEDICAL CANNABIS OILS ARE HERE!

Medical cannabis oils are now legally available in Canada. Learn what's different about these new alternatives to dried herbal cannabis and how they can provide relief when traditional medicine just isn't enough.



The Benefits of Oil

✓ **Easy to Administer** Cannabis oil is ingested by applying droplets under the tongue or adding them to foods or

drinks. Because it's easy to administer and isn't inhaled in the form of smoke or vapour, cannabis oil can be used to treat a wider range of patients, including people with chronic breathing problems from conditions like asthma, bronchitis, emphysema or cystic fibrosis; people with severe physical disabilities; and people in palliative care.

✓ **Effective** Although clinical research showing the efficacy of cannabis is still being conducted, there is significant anecdotal evidence showing its promise in alleviating symptoms of many illnesses:

- ◆ Arthritis pain
- ◆ Chronic neuropathic pain
- ◆ Crohn's disease
- ◆ Epilepsy
- ◆ Fibromyalgia
- ◆ Glaucoma
- ◆ HIV/AIDS
- ◆ Insomnia
- ◆ Multiple sclerosis
- ◆ Nausea or vomiting due to cancer treatment
- ◆ Post-traumatic stress disorder
- ◆ Ulcerative colitis

✓ **Lasts Longer** Unlike cannabis vapour or smoke, which enters through the lungs, cannabis oil is processed through the liver. As a result, its effects last longer compared to inhaled cannabis. Patients experience prolonged relief of symptoms (such as pain) and are able to get a full night's sleep instead of waking to take another dose.

✓ **Discreet** While smoked cannabis produces a strong odour and there is a mild smell from vaporizing, cannabis oil has no noticeable odour. It can be ingested easily and discreetly whenever and wherever you want.

Things to Consider

There are some potential challenges of cannabis oils to consider.

KNOW YOUR SOURCE Only licensed producers (LPs) can legally supply medical cannabis oil in Canada. As an example, CanniMed Ltd. is an LP that provides a standardized and trusted supply of pharmaceutical-grade cannabis. Not only is their cannabis grown in a controlled, sanitary environment, every batch undergoes rigorous testing for bacteria, toxins and moulds. And while Health Canada did not mandate which part of the cannabis plant should be used to produce cannabis oil, only the best LPs are using the whole dried cannabis flower—no leaf trimmings or waste material. The result is a high-quality, consistent product that is safe and reliable.

COMBINATION OF CANNABINOIDS

Medical cannabis oil is available in a variety of combinations of cannabinoids—the compounds found in the cannabis plant. Two important cannabinoids are THC (delta-9-tetrahydrocannabinol) and CBD (cannabidiol). THC can reduce nausea and vomiting,

relieve pain and inflammation, stimulate appetite and help with insomnia. It also causes psychoactive effects (the high). CBD has almost no effect on the mind. It makes the euphoric effect of THC more tolerable, reduces the paranoia or anxiety caused by THC and is used to control seizures.

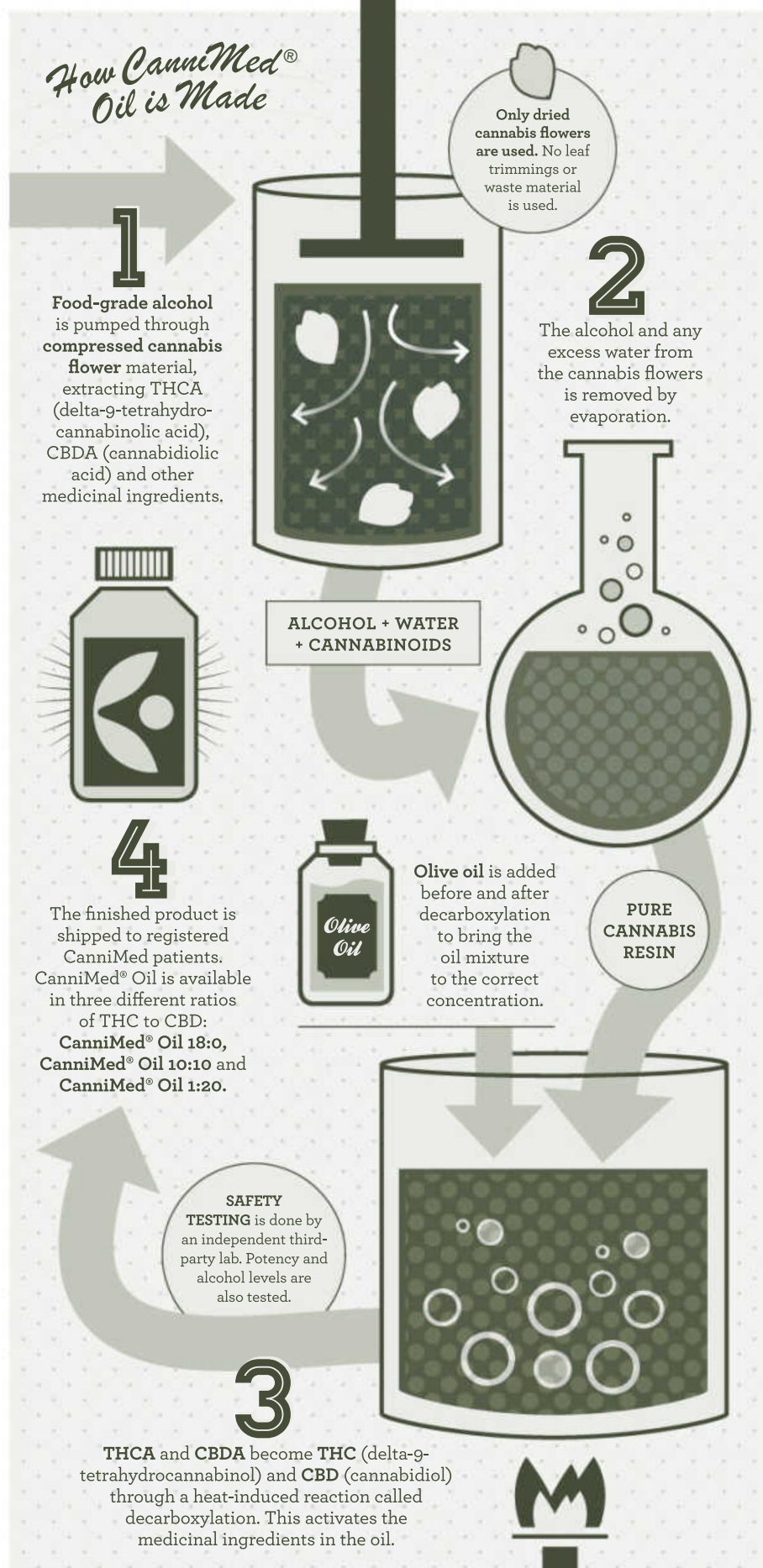
DOSING Determining a suitable dose of cannabis oil should be done independently of your experience with herbal cannabis because their measurements and concentrations are not the same. For a consistent effect, each dose should be administered using an oral syringe to measure exactly how much oil—and therefore how much medicine—you are consuming. Start with a low dose, and increase it as needed.

SLOWER ONSET TIME Cannabis oil has to go through the digestive system to be absorbed by the body. Consequently, it has a slower onset time and can take anywhere from half an hour to an hour before you begin to notice its effects. It can take two to four hours to reach its peak effect.

OVERCONSUMPTION While a fatal overdose from cannabis has never been recorded, overconsumption of cannabis oil may lead to unwanted side effects such as an uncomfortable high, dizziness, drowsiness or sedation. To avoid accidentally consuming too much cannabis oil, it is advised to wait four hours after your first dose before taking a second dose.

Talk to Your Doctor

Ask your doctor whether medical cannabis oil could work for you. You need a prescription to register with an LP and order your oil. LPs that have on-staff pharmacists can provide advice on dosing and which product is suitable for your needs.



Rob Facts

Serving size 1 bowl (2 Weetabix biscuits)

% Daily Energy

Early Alarms 85%

Kittens & Trees 50%

Healthy Eating 95%

Calendar Jokes 20%

 /WeetabixNA

YOU ARE WHAT YOU WEETABIX

Why is it some people seem to enjoy an endless amount of energy? Maybe it's how they start their day. With Weetabix, you can enjoy knowing your day starts with a wholesome source of feel good energy. Try it tomorrow and see for yourself how great your day can feel.

✓67% of daily whole grain needs* ✓High Fibre ✓Only 2g of sugar*

*per serving



*"I feel nothing but immense
gratitude towards every
one of my collaborators who
made [my career] possible.
I'm glad I'm where I am
right now" —Dan Aykroyd*

Zooming

PHOTOGRAPHY, NBC/NBCU PHOTO BANK VIA GETTY IMAGES



SOUL MAN

From Blues Brother to booze
impresario, **Mike Crisolago** finds
Dan Aykroyd in the place where the
“spirits” of his past and future meet
Photography Gabor Jurina

Aykroyd at home in his family's seance
room, flanked by his Crystal Head Vodka
bottles as candle holders

MOST PEOPLE REMEMBER the moment they meet Dan Aykroyd. It's just that, at the time, they might not realize it.

"He was in character, talking like he was from Rochester and a truck driver," Michael Budman, co-founder of the Roots fashion label, says of their introduction during a party at Toronto's Global Village Theatre in 1972.

Fellow Canuck funnyman Martin Short met Aykroyd at a party for Gilda Radner at the same theatre in the early 1970s, where, alongside comedic partner Valri Bromfield, Aykroyd claimed to be Gilda's upper-crust father from Detroit.

"Of course you knew they weren't the real parents because they were 22," Short quips. "But... I'd never seen anyone improvise like that. I thought, 'Boy, is he original and is he funny.' It was one of the first Danny characters."

The behaviour seems peculiar but when you consider the context – this is a comedian famous for characters ranging from proton pack-wielding ghostbusters to cone-headed aliens to Georg Festrunk, half of a Czechoslovakian brother tandem and one "wild and crazy guy" – all of a sudden, a trucker from Rochester or a rich dad from Detroit doesn't sound so ridiculous.

Aykroyd, 63, relaxed, gracious and sans costume or regional accent, greets me at his family's sprawling Sydenham, Ont., property. Ask anyone who's known him long enough about his real-life character and you'll repeatedly hear words like "loyal," "sincere," "humble" and "brilliant." Short calls to mind the time he walked into a *Saturday Night Live* after party, "and Danny was telling the bartender what he had to do to make a better drink. He takes over, but it's in a very sweet, loving, paternal way, of all situations social."

Aykroyd hasn't changed. In no time

he's flipped on a pair of dark shades, reminiscent of Elwood Blues, and I find myself hopping into his banana-hued antique convertible roadster. The opening scene of the 1980 film *The Blues Brothers* sees Elwood pick up brother Jake, played by John Belushi, from prison before testing their new ride's mettle by hitting the gas and jumping a bridge.

On this day, the auto aficionado forgoes the bridge jumping and, instead, we take off past a row of trees and into a wide green field. In the distance, blues music from outdoor speakers booms into the late summer sky. The tunes are an Aykroyd trademark, a tether to his formative years in his native Ottawa.

"Music was a big part of my life," he says. "At 13, 14, 15 [years old], I was seeing all these great blues acts and pretending to be [blues musician] Charlie Musselwhite, greasing my hair back, wearing shades and a long raincoat, playing in bars."

Surely the only teenager anywhere impersonating Charlie Musselwhite during the height of the British invasion, Aykroyd's dedication to the blues paid off one night when he briefly kept the beat for Muddy Waters when the regular drummer took a break.

By 1973, while a member of Second City and around the time of one of his earliest television gigs as the original announcer and voice of Citytv in Toronto, Aykroyd ran his own bar – the 505 Club – in the city's west end. One night, John Belushi pulled up a barstool, and Aykroyd introduced him to the sound of Canadian group Downchild Blues Band. Three years later, the Blues Brothers, recidivists in fedoras, dark suits and sunglasses whose livelihoods hung on a harmonica and a soulful rhythm section, debuted on *SNL*.

"Danny's just funny, and this is what he does," Short notes. "Some people just have this ear to recreate a type of

person through impersonation or a type of attitude through a character."

Before long, the Blues Brothers vaulted to both box office success and the top of the music charts. "John and I were doing [it] because we liked the music," says Aykroyd. "So we had to be actors who became musicians and stunt drivers and writers and producers and dancers. And that was – as far as multitasking – the most satisfying of the jobs." Budman, who spent time on the Chicago set of the *Blues Brothers* film, says of Aykroyd and Belushi, "They were best friends. They really complemented each other ... they were just electric to be around."

WHAT I SAW OF THE Aykroyd family's lakefront getaway contains very little in the way of show business mementos, though unconscious homages to the creative brilliance that established him as one of the premiere writers and performers of his generation pop up everywhere: the music, a Blues Brothers calling card; Aykroyd's fully clothed dunk in the lake, evoking the anything-for-a-laugh attitude of *SNL*; the antique roadster, reminiscent of *Driving Miss Daisy*, a drama that earned Aykroyd a best supporting actor Oscar nomination; the kitchen in his house, or "domicile," as Beldar and Prymaat, the Conehead couple that "consumes mass quantities" in their French style, would say; the arrival of Belle Aykroyd, one of three daughters to Dan and his wife of 33 years, actress Donna Dixon, who draws out the dotting father from *My Girl*; his patriotism, echoing the CBC miniseries *The Arrow*, about the Avro Arrow aircraft, which Aykroyd starred in and consulted on; and the bookshelves lined with his father's tomes on ghosts, a nod to the Canuck paranormal drama *Psi Factor: Chronicles of the Paranormal*, which his brother, Peter, co-created and Aykroyd hosted.

In an age where prepackaged ►



Clockwise from top left: Aykroyd alongside Jim Belushi as the Blues Brothers; with fellow *Ghostbusters* Ernie Hudson, Bill Murray and Harold Ramis; with fellow Coneheads Jane Curtin and Laraine Newman; reprising his Bass-O-Matic sketch at at *SNL*'s 40th anniversary; with Jessica Tandy and Morgan Freeman in *Driving Miss Daisy*; the cast of *SNL*'s second season; as one half of the Festrunk brothers with Steve Martin and as Julia Child on *SNL*.



PHOTOGRAPHY, DEREK STORM/FILMMAGIC (WITH BELUSHI); COLUMBIA PICTURES/ARCHIVE PHOTOS/GETTY IMAGES (GHOSTBUSTERS); EDIE BASKIN/WARNER BROS./ARCHIVE PHOTOS/GETTY IMAGES (CONEHEADS); CHRIS HASTON/NBC/NBCU PHOTO BANK VIA GETTY IMAGES (ANNIVERSARY BASS-O-MATIC SKETCH); JOHN D. KISCH/SEPARATE CINEMA ARCHIVE/GETTY IMAGES (DRIVING MISS DAISY); NBC/NBCU PHOTO BANK VIA GETTY IMAGES (WILD AND CRAZY GUYS); NBC/NBCU PHOTO BANK VIA GETTY IMAGES (AS CHILD)

reality shows turn socialites into celebrities quicker than you can say “Kardashian,” anyone in Hollywood worth a paparazzi snap would envy Aykroyd’s resumé. “I think, when you talk about legacy, there’s great power in someone’s originality,” Short says. “They’re the people you tend to remember the most, who created these things that literally no one else was. Or creating a style that no one else does.”

Aykroyd’s Canadian humility, meanwhile, remains intact despite decades of collaborating with artists like Lemmon, Tandy, Poitier, Spielberg, Reitman and Attenborough “I had a great run – 35 years in the business, 37, whatever,” he says nonchalantly. “I did have a really satisfying career and one that was successful in many ways in connecting with audiences.”

One of the last times any audience saw Aykroyd on screen was in February 2015, when he returned to reprise his Super Bass-O-Matic sketch for *Saturday Night Live*’s 40th anniversary. An original cast member, he speaks with fondness about “watching the work of my colleagues for the first time, Gilda bouncing around the bed doing that Judy [Miller] character and the over-the-top energy and hazardous delivery. And Jane [Curtin’s] professionalism and [Belushi] and Laraine [Newman] doing *The Godfather*. Billy [Murray] coming on and just nailing everything that he did.”

“I think he has a great sentimentality toward seeing anyone that was there for his entire journey,” Short explains. “It means something to him. He’d be the guy that, if you were arrested, he’d probably know the cop so it’d be fine.”

However, when it comes to personal history, Aykroyd’s far keener to discuss heritage than Hollywood. And it’s clear why Budman calls Aykroyd one of Canada’s great ambassadors.

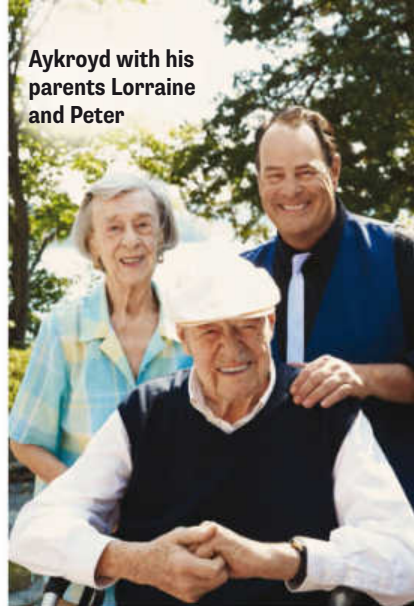
“I was born on July 1, 1952, in Ottawa, the grandson of a Mountie and [son of] a French mother and an English father ... I’ve got maple syrup flowing in my veins,” Aykroyd explains with such fervour that I can almost hear the opening notes of “O Canada,” or perhaps “The Hockey Song,” playing softly in the background. “Danny never forgets his roots,” Budman attests, noting the actor is godfather to his daughter.

Around his parents – Lorraine, 97, and Peter, or “Pop,” 93 – who live in a home on the property, Aykroyd reverts to a sort of boyish adoration, proudly recounting their civic contributions – Lorraine, a former executive secretary in Ottawa and Peter, chief engineer on the city’s Gatineau Parkway before a stint as deputy minister of transport under Prime Minister Pierre Trudeau and, eventually, authoring books on his family’s history.

“This is what my generation is facing, those of us who still have parents that are aging,” he explains. “I’m able to enjoy their company ... It’s a joyous mission because I get to sit with them and hear them talk and still hear their humour and stories.”

Lorraine remembers bringing Dan to a child guidance clinic for testing. “They called me back and said, ‘You have a lot to look after because he has genius IQ.’” Meanwhile, Peter smiles and recalls how Dan’s “been referred to by an anchor guy on one of the major networks as the ‘legendary Dan Aykroyd.’ I think that’s pretty cool.”

THEN THERE’S THE LITTLE white farmhouse, the Aykroyds’ ancestral home that looks as if plucked from a pioneer village with its low, wood-beamed ceilings, wallpaper, narrow staircase and vintage photos, built on this land that the family settled in 1810. Today, the expansive property includes multiple modern Aykroyd family homes spread out along the



Aykroyd with his parents Lorraine and Peter

shore of Sydenham Lake, a golf cart ride away from each other amid the trees and boat docks and the fire pit, perfect for family gatherings. Centuries later, the farmhouse has that innate sense of genuine hospitality and cosiness that comes with a home well lived in. It also has a seance room. Yes, the seance room, a remnant of “my family business,” where Aykroyd’s great-grandfather, Samuel Aykroyd III, a dentist and psychic medium critic, and medium Walter Ashurst, contacted spirits during the post-First World War mediumship and spiritualism boom of the 1920s and ’30s.

“This room is why *Ghostbusters* exists,” Aykroyd reveals, gesturing to the forest green walls as we settle in at a small table by the fireplace where people once joined hands in the hopes of contacting lost loved ones. “I’m sitting one afternoon, reading about quantum physics and parapsychology, and I go, ‘Wouldn’t it be great to do an old-style ghost comedy but use the knowledge that people have been researching for years?’”

It’s not quite mediumship, but I, too, attempt to channel a spirit from the past via the Dan Aykroyd *Ghostbusters* action figure I retrieve from my bag. I hand it to him and ask Aykroyd if we’ll ever see him as ghostbuster Ray Stantz, suit up for another film. “No. That was a totally mutual decision across the ►

board,” he admits, citing the passing of Harold Ramis, his co-writer and co-star, and the fact that co-star Bill Murray doesn’t want to reprise his role. His tone suggests the decision isn’t without regret, though he reveals, “a prequel, like *Ghostbusters High* where they meet in New Jersey in 1969” has been discussed.

Then, of course, there’s the Paul Feig-directed all-female *Ghostbusters* reboot opening this summer, starring Kristen Wiig, Melissa McCarthy, Leslie Jones and Kate McKinnon, which Aykroyd executive produced and has a cameo in. “It’s time to let the next generation step up and have their voice heard ... [Paul Feig] will be delivering a really fine movie and a big hit,” Aykroyd predicts. “Leslie Jones is going to steal the show. And from what I saw [filming] in Boston, they’re badass. And they’re all just the most accomplished comic actresses of our time.”

Aykroyd, meanwhile, relishes his “lateral shift” away from acting that has everything to do with the other spirit that permeates the seance room – one that’s conjured through the crystal skull liquor bottles lining the mantle, windowsills and tabletops.

“This is the family business now,” he declares, referring to the Crystal Head Vodka brand he launched with artist John Alexander in 2007. “I’m fully devoted to it and having the

greatest time.”

Though their vodka venture is only nine years old, Aykroyd and Alexander’s relationship dates back to the early 1980s and the summer Aykroyd was away promoting the *Blues Brothers* film. And unlike Michael Budman and Martin Short, you can rest assured that Alexander was keenly aware of Aykroyd the first time they met.

Alexander, having recently moved to New York City from Houston, began dating comedienne Rosie Shuster, daughter of famed comedian Frank Shuster and then-girlfriend of Aykroyd. Upon Aykroyd’s return, he paid the new couple a visit outside The Bottom Line, a famed jazz club in New York’s Greenwich Village. “I go [outside] and [Dan’s] pacing back and forth on the sidewalk,” Alexander says. “His Harley is parked on the curb, and Belushi’s just leaning up against the cars, kind of looking at me very surly. Dan had on a red bandana and a motorcycle jacket. And he says, ‘Well, I understand Rosie has fallen in love with you and these things happen ... I just want you to know that you’re part of the family now.’” Then Aykroyd embraced him. “It was just the strangest thing,” Alexander remembers. “Instead of this hideous animosity, it turned into this wonderful friendship.”

And, most recently, into a successful business partnership. Crystal Head is produced in Newfoundland, using the area’s glacial water and peaches and cream corn from Chatham, Ont. If that wasn’t pure enough, it’s also filtered through Herkimer diamond crystals. “People like it,” Aykroyd attests, “because there’s no lamine, no citrus oil, no glyceride and no sugar.” The vodka is then bottled in the distinctive crystal skull designed by Alexander – “It’s a grinning skull, not a doom skull,” Aykroyd points out – and has earned numerous awards including a gold medal at

the Moscow ProdExpo International Tasting Contest in 2013. Last summer, Crystal Head’s Aurora vodka, named after aurora borealis and made from English grain for a spicier, dry taste, hit stores. The distinct crystal skull bottle boasts a kaleidoscopic infusion of colour as a tribute to its namesake. “The public sees ... artifice and they see bogus things coming a long way off,” Aykroyd explains. “So whether it’s a comedy or any kind of product, you’ve got to be honest. We couldn’t have built the business that we did on the vodka if it really weren’t the real thing.”

And then, as if conjuring yet another bygone spirit, Aykroyd admits that when he’s not travelling in support of Crystal Head he longs for the time when he slips back into character and brings the Blues Brothers act to parts of the world where they’ve never performed.

“It’s the one-and-a-half hours in my life I don’t have to think about anything else except delivering that music, singing and dancing faster than Jimmy [Belushi],” he quips, referring to the brother of the late John Belushi who headlines the act with him. “I’ve got 80 per cent of the moves left. I can’t do the knee drops anymore. You’re not going to get that out of a 63-year-old man that runs the deuce, maybe even the trice.”

As he sits before me, rubbing his legs at the thought of a Blues Brothers performance, his face lights up with an enthusiasm usually reserved for talk of antique autos and Canadiana. “It really is joyous. I’m sitting backstage and I tape the knees and the ankles, and next it’s going to be a girdle. And I’m thinking, ‘Geez, an hour and a half – why do I do this anymore?’ And then all of a sudden the band starts and Jimmy ... he’s doing the stretches.” Aykroyd laughs, rubbing his legs a little faster. “I’m thinking, ‘Mick Jagger does this at 70. I can do this.’” **2**



The artist behind the Crystal Head bottle design, John Alexander



Leather jacket, Roots.
Grooming, Anna Nenoiu/P1M;
fashion director, Derick Chetty;
photo director, Julie Matus

Gender



Bender

A half century after the dawn of the feminist movement and in the shadow of the first Ghomeshi trial, **Viia Beaumanis** tracks how misogyny became a new normal

WHEN I WAS HIRED as a columnist in the late '90s, the message on my answering machine. "You've got the job," said my new boss, "even though you didn't put out."

The newspaper's offices were out in the sticks, so we had met at a downtown restaurant for a drink and interview the evening before. I'd pitched him on why I was ideal for the position; he'd agreed. Then he got drunk and wrapped things up by attempting to paw me in a taxi. I gamely fended him off until I was able to leap out at my address, deploying the nuanced rebuff with which women in this situation are all too familiar – the one where your disinterest is conveyed but in a jovial manner that won't offend the man who's offending you. After all, you *do* want the job.

It's a memory, and one that seems sepia-quaint by today's standards, that came back to me last year as the Jian Ghomeshi scandal detonated. Of all the sordid details, what struck me most was an anecdote by former Q producer Kathryn Borel who'd been openly groped, massaged and dry humped by Ghomeshi,

who had also relayed during a workplace meeting in the company of fices that he'd like to "hate f***" her. Reporting his lewdness to CBC higher-ups, Borel was advised to "figure out how to cope with" her boss, who "was the way he was." In other words: quit or deal with it.

As another woman told the media in the wake of the Ghomeshi tsunami, things over on Parliament Hill weren't much better. A 22-year-old intern at the time, Jasmine Ali was fired from the office of a Liberal MP in 2007 after objecting to the conduct of her supervisor. "Parliament is not a place for women," he'd announced on her second day at work, pointing to his erection, while defining the capital as "a men's locker room where it's all about whose thing is bigger." During her second week, he informed her, "Women can't sue for sexual harassment on the Hill. It's the one place exempt." She rejected his advances; he sabotaged her efforts to impress their boss, took credit for her work and made her wash his dishes. The treatment would cease, he noted, if she agreed to date him.

Jerks on the loose in their private lives? I'm old enough not to be sur-

prised. That women in the 21st century – navigating office hard-ons and "hate f***" asides – are told they are responsible for a male colleague's ar-rant sexual entitlement stuns me.

Raised by a *Ms. Magazine* subscriber in the most liberal of Canadian milieus, I thought we were over this garbage by the '90s. Or, assuming men now "knew better" that, at the very least, we'd moved passed its more boorish articulations. Instead, decades after women fought for equal rights at work, we're circling back. We may now have legislation on our side, but a familiar dynamic, only more vulgar, has insinuated itself. It's helped along, as usual, in that women don't want to be "difficult," branded the office harridan or impede their professional advancement by making a "fuss." Coddled by this convenient silence, (some) men feel free to behave badly. There's nothing new in this stale equation, the question is: what's at the root of this prickly brand of post-modern misogyny?

Discussing the recent, well-documented wave of Flintstone gender politics with friends, one demurred with, "I think if you asked a secretary from the '60s, she'd say it was

worse then.” Most pointed to social media. “It’s the CNN effect,” offered a university professor. “Things aren’t worse – they just seem worse because we hear about everything now.”

Actually, there’s a lot of “everything now”: it’s been a banner time for misogyny. From the litany of domestic abuse by NFL players and the 2014 California Elliot Rodger massacre, through Gamergate, which exposed online anti-woman harassment in the video game culture and the flood of campus rapes, there seems to be an entrenched acceptance of the behaviour despite some attempts to punish the perpetrators. In 2014, though suspended from the NFL and dropped by his team, men dressed up as Raven’s linebacker wife-beater Ray Rice for Halloween, proudly issuing Instagram posts (#hitabitch, #illtaketheelevator). Across America, hundreds of high schools invited “motivational speaker” Justin Lookadoo – whose maxims include “dateable girls know how to shut up” – to address their students. In Canada, undergraduates in Dalhousie’s dentistry program formed a “gentlemen’s” Facebook forum in which to banter about chloroforming women, compare classmates they’d like to have “hate sex” with (that again...) and share images of a scantily clad female with the tag line: “Bang until stress is relieved or unconscious.” A stance with which a shameless Bill Cosby – hitting 50 on the alleged Quaalude-induced rape charts – could only concur? Professor Françoise Baylis, one of just four Dalhousie faculty members who filed a formal complaint demanding suspensions, told CTV News, “We’re at a very unique cultural moment [where we’re] able to name the problem publicly – to call this misogyny.”

Last May, CityNews on-air correspondent Shauna Hunt was treated to the sport’s world’s fun new lark: men screaming “F*** her right in the

p****!” as a female reporter broadcasts live from a game – an affront so popular that it enjoys its own meme: #FHRITP. Covering the Toronto FC’s opening soccer match while a man shouted the vulgar epithet at her, Hunt turned the camera to confront him, coolly inquiring how his “mother would feel if she saw him talking like that.” The moron’s equally boorish companion, Shawn Simoes, informing Hunt – on air – that she was “lucky” they didn’t have a “f***ing vibrator” while dismissing his pal’s vulgar inventive as “f***ing hilarious.” A civil servant, Simoes was summarily fired from his job at Hydro One – before the government-owned utilities corporation was forced to reinstate him to his \$100,000-plus post after he took his case to arbitration. A verdict his female coworkers could only have been thrilled with – another victory for the doucheoisie.

Swap “woman” for “black person” in any of the above incidents, and we’d call it a hate crime. While terms like “toxic masculinity” aren’t often banded about outside of Women Studies programs, let’s connect our culture’s blasé acceptance of a sexually malevolent status quo to a wider context of increasingly normalized misogyny – and the probability that “hate f***” makes it into Webster’s this year.

One might look to Marc Lépine, who massacred 14 women at Montreal’s École Polytechnique in 1989 while shrieking “I hate fem-

inists!” to make the case that lady-hating lunatics are nothing new. But that was a different era and set of circumstances. Lépine was born Gamil Gharbi to a first-generation Algerian immigrant who – lugging some Old-World baggage that included noxious views about women – beat his wife while insisting she exhibit no affection toward their son, whom he also abused, before abandoning both when the boy was seven.

Armed with an aberrant gender perspective earned at his father’s knee, Lépine would nonetheless have had some trouble locating a bustling like-minded peer group back in the ‘80s, while, today, any man who thinks violence toward women is a righteous, even sexy, idea merely requires a Wi-Fi connection to drum up a global support team where thousands of anonymous allies urge each other on in a porn- and vitriol-soaked vacuum.

We’ve come a long way, baby.

In the mid-century, we had male chauvinism (“the belief that men are superior to women”) with all the glass ceiling pats on the ass and maddening paternalism that came with it. Now we have Postmodern Misogyny (“the hatred of women”), a spikier class of assumed supremacy embraced by the sort of men who, maladapting in an era of gender parity, react poorly to the “pressure.” They then recoil into Internet-enriched delusions, incapable of assessing their own conduct.

In 2014, “dating coach” Julien ►



Left to right: Jian Ghomeshi leaves a Toronto court in 2015; attorney Gloria Allred holds a magazine cover depicting Bill Cosby’s alleged sexual assault victims; Cosby was charged in December 2015 with the aggravated indecent assault of Toronto’s Andrea Constand, just days before the 12-year statute of limitations would have expired.



Left to right: TV journalist Shauna Hunt harassed on air while covering a soccer match; a Twitter photo of “dating coach” Julien Blanc, whose mantra encourages intimidation and violence toward women.

Blanc caused a media maelstrom when an online video appeared of him in Japan, encouraging men to grab random women by the neck and shove their faces into their groins. “In Tokyo,” schooled Blanc, “if you’re a white male, you can do whatever you want.” Blanc is a disciple of Real Social Dynamics (RSD), cofounded by Canadian Owen Cook, whose company runs \$2,000 three-day boot camps on how to pick up women. Tips include dealing with females who are “not in the mood” (“throw her on the bed”). The RSD corps also includes California-based executive coach, Jeff Allen, who tools around San Francisco in his vibrantly painted self-proclaimed “rape van.” This is a multi-million dollar a year business.

When Elliot Rodger snapped, he drove to a sorority – as he wrote in his infamous manifesto before slaughtering half a dozen people – to give the “female gender one last chance to provide me with the pleasures I deserved from them.” Gee, wonder where he got ideas like that between free 24-hour Internet porn, the culture pushed by machismo goon squads like RSD and the bitch-conspiracy theories that fuel the emerging Men’s Rights movement?

Employing the same backward logic as “white rights” factions, the central forum for “male empowerment” is the site A Voice for Men, a website flagged as a ‘hate site’ by Norton Symantec’s virus software in 2013. The site hawks Feminists Are Stupid T-shirts and Femi-Nazi posters that co-opt Third Reich imagery. Advancing from

whining online to hosting public symposiums, the organization held its first conference in 2014 to dismiss rape and place blame for domestic assault on women. In October, its leader Paul Elam crafted a website full of disinformation that mimicked the look and URL of the White Ribbon Campaign – the Canadian anti-domestic violence association. Discussing his copycat site, Elam told *Cosmopolitan* magazine that domestic violence shouldn’t be presented as something that “men can control only, that men need to stop.” Not that his troubling views precluded Elam – author of such blog posts as “When is it okay to punch your wife?” from being invited to speak about domestic violence at Toronto’s Ryerson University in June 2015.

In a political messaging triumph akin to Republican party in the United States convincing legions of poverty line voters that they don’t need health care, young women are now flying the anti-feminist flag, launching the Tumblr feed Women Against Feminism to swap such chestnuts as “I don’t need feminism because it’s hurting men,” “Feminism invented the war on women” and “I’m not a feminist because wearing a bra does not objectify me.” Oy.

Googling “feminists should” in 2014, a UN report found that search results included: die, be shot and “be killed. In September of that year, when actress Emma Watson gave a speech at the UN about the importance of global feminism, 4chan hackers threatened to post stolen nude

photos of her online as payback. In November 2014, *Time* magazine offered up “feminist” in its annual reader-generated list of words that should be banished from the lexicon. *Time* subsequently apologized.

In our #WTF? info-age culture, the liberal women’s site Jezebel was forced to rebuke its own publisher. It ran a column titled “We Have a Rape Gif Problem and Gawker Media Won’t Do Anything About It” in reaction to the flood of sexually violent images uploaded by trolls infesting their site, thanks to an operating system that shelters anonymous, untraceable commenters. “Free speech absolutism is very costly speech,” media critic Soraya Chemaly remarked to the press while liaising with Facebook to combat the social network’s ongoing sexual harassment issues.

But what’s most disturbing about the warped new gender perspective is that it speaks primarily to a continually renewed audience of boys and young men, drunk on the Wild West Wi-Fi that is free of standard media ethics and that fosters misogynist pathology as it disseminates the message that women are mere objects. That women are there for male amusement, resentment and carnal fulfillment. These men are encouraged to laugh it off when they’ve crossed the line – or to have no idea where the line even is – as modern culture continues to purvey that vulgarity and violence toward women is permissible. This leads to an apathetic society offering a collective eye roll and a few platitudes about freedom of speech while boys grow up free to Google “slut blows horse,” before being expected to greet women in the workplace as individuals worthy of respect.

That’s why your daughter’s or granddaughter’s boss wants to “hate f***” her.

It’s enough to make you pine for an old-fashioned pat on the ass. ■



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UNSETTLING TIMES

How to keep your money safe in 2016

By Gordon Pape

THESE ARE DIFFICULT TIMES for investors. Interest rates are near rock bottom, economic growth is tepid, the loonie is floundering, the depression in the oil and gas sector continues, and stock markets are unusually volatile. Faced with these conditions, many people are just keeping their heads down and trying to preserve what they have.

I wish I could say that the situation is only temporary and that normalcy (whatever that is) will return soon. Unfortunately, I cannot offer any such assurance. We are going to have to contend with the current situation through 2016 and beyond. What we need are strategies that will minimize any financial damage and put us in a position to make a reasonable return on our investments.

To that end, I've compiled a list of some of the key areas to watch in the year ahead, along with my suggestions for appropriate action. Here they are.

1 The U.S. economy The one ray of light in a rather gloomy scenario is U.S. economic growth. It gradually gained momentum in 2015 after a slow start caused by a horrendous winter. Ideally, that momentum would continue through 2016 but some experts feel that's too optimistic. The Federal Reserve Board forecasts a growth of 2.4 per cent this year, which would be about the same as 2015. That projected growth rate isn't terrible but neither is it going to inspire much confidence. As a result, I expect the U.S. stock market to move broadly sideways in 2016, with a lot of volatility along the way, as Americans await the result of the November presidential election.

Action In these circumstances, investing in the broad market, for example through exchange-traded funds, is not a good strategy. Instead, focus on individual stocks that are likely to outperform, with a special emphasis on those with a history of regular dividend increases. The in-

formation technology, health care, and consumer staples sectors are worth special attention.

2 Slowdown in China The rate of Chinese economic growth has slowed significantly and the ripple effect has been far-reaching. In the first quarter of 2013, Chinese GDP was expanding at an annualized rate of 8 per cent. By the fourth quarter of 2015 it was estimated to have fallen to 6.9 per cent. Any Western nation that achieved that level would be ecstatic but for China's burgeoning population such a precipitous decline in growth, and the jobs that come with it, is a major cause for concern. The People's Bank of China (China's central bank) projects the country's growth rate at 6.8 per cent in 2016, which means the situation is not expected to improve this year. China's slowdown has hit world commodity markets hard. With demand falling for materials ranging from copper to coal, prices have dropped dramatically. Share prices of producing companies, many of them Canadian, have melted down in response. Teck Resources, one of the giants of the industry, saw its share price fall from more than \$35 in early 2013 to about

below \$5 at the time of writing.

Action Resource prices are notoriously cyclical and they will recover at some point. But given the tepid outlook for Chinese growth in the next couple of years, that rebound is not likely to occur in 2016. Stay away from the sector unless you have the patience to wait a few years for a profit.

3 Europe in turmoil Europe is facing a series of challenges unprecedented since the Second World War. First came the near collapse of the Eurozone over the Greek crisis; next the sanctions against Russia, which hurt European exports; then the tidal wave of refugees from Syria and other countries; and finally the terrorist attacks in France that led to the imposition of border controls. The united Europe envisaged by post-war planners appears to be splintering before our eyes. Surprisingly, European stock markets held up reasonably well in the face of all this bad news. In fact, at the time of writing key indexes in Germany and France were comfortably in the black over the previous 12 months, well ahead of their U.S. and Canadian counterparts.

Action It may be too much to expect more of the same in 2016 but the fact European stocks were able to withstand such great social, economic, and geo-political pressures is encouraging. I have always maintained that broad global diversification is essential in any well-balanced portfolio and these results serve to strengthen my conviction.

4 Panic in the Oil Patch It may cost a lot less to fill the gas tank, but we as a nation are paying a high price for cheap oil. Capital spending in the energy sector has been slashed by billions of dollars, thousands of people have been laid off, Alberta is in recession and facing a deficit, the

Canadian economy is stalled and no one knows what impact the Paris climate deal's carbon tax and cap on emissions will have on the big producers. On top of that, the collapse in the oil price has knocked down the loonie to its lowest level in more than a decade. That may be a boon for exporters but it has driven up the cost of imported goods, including food. On balance, low oil prices are bad news for this country. There's no relief in sight. We are caught in the middle of a global struggle for market share with Middle Eastern producers, led by Saudi Arabia, attempting to drive upstart American shale oil companies out of business. So far, the strategy has shown only modest success. Shale production in the U.S. has declined in recent months but not by as much as expected. The December OPEC meeting made it clear the Saudis are in for the long haul so cheap oil is here to stay, for a while.

Action Here again we have a situation in which the price will eventually come back, but don't expect that to happen soon. If you want to invest in energy, choose industry leaders with downstream assets (e.g. refineries, retail distributors) such as Suncor and Imperial Oil. They have held up better than most.

5 Interest rates In mid-December, the U.S. Federal Reserve

Board finally pulled the trigger and started raising interest rates for the first time since 2006. Although the move was not a surprise, it pushed the loonie down even further and set us on a divergent track with the U.S. after our central bank cut its key rate twice last year. Don't expect the Bank of Canada to raise rates in 2016 – if anything, we might see another cut. Our economy is very fragile, which the new Liberal government recognized with its promise to provide infrastructure spending. The central bank is not likely to negate the effect of that initiative by raising rates. There is no reason to expect better returns on your bonds and GICs this year. If anything, we could see rates sag even lower. Some European sovereign bonds are now quoted at negative returns, meaning people are willing to pay governments to keep their money safe for them.

Action If you must invest in interest-bearing securities, stay short term. That's the best way to minimize risk, even though returns will be minimal. The bottom line is that 2016 is not shaping up as a great year for investing so focus on capital preservation. One of the best ways to do that is to keep a portion of your assets in U.S. cash. If the loonie continues to depreciate, which is a possibility, you'll make a nice profit on the exchange rate. **2** ▶

Big oil has hit a rough patch.



SPRING CLEANING

16 financial strategies for 2016

By Ian MacNeill

SPRING IS IN THE AIR! It's not just the time of the year to spruce up the home and organize closets, it's a great time to tidy up cluttered financial matters. To help us get started, we asked six expert financial advisers for tips on how you can get your financial house in order.

Jennifer Tweddle, Wealth Adviser, CIBC Edmonton

1 Obviously you want to start by paying off credit cards but, even if you can't, consider talking to your bank about a line of credit or a low-interest rate loan in order to consolidate and reduce debt.

2 Budgeting is a great way to manage spending, but it's hard to be disciplined or sometimes even take the first step. Start by tracking spending for a month or two and then reviewing, that way you can make informed choices about where your money is going. You might decide \$70 a month on coffee is too much or not, but at least you'll know the score. Free budgeting tools are online aplenty. Use them.

3 If you have more than one child and you want to help them save for their education, create a family RESP rather than individual ones for each child. You're allowed to contribute \$50,000 per child, but any or one of them can utilize any or all of the savings. In other words, if only one child needs it, they can have it all!

4 Open a Tax Free Savings Account. TFSAs are one of the great under-utilized savings vehicles in Canada. If you don't have one, the contribution limit is \$41,000 through the end of 2015, with annual limits of \$5,500 per year thereafter, i.e. you could put in

\$46,500 tomorrow. Any and all profits on investments in TFSAs is non-taxable, and you can take the money out at any time to pay for *whatever* and put back in, or not, at a later date.

5 Still paying the mortgage monthly? Stop that. Switching to biweekly or even weekly payments can shave years off amortization. While you're at it, you know that Christmas bonus or gift of cash you got from a favourite relative? There's a Harry Potterish way to astronomically increase its value: put it on the mortgage.

Mark Berry, Senior Wealth Adviser, BMO Nesbitt Burns, London

6 Most people are aware of the advantages of pension income splitting, but few understand the benefits of Prescribed Rate Loans. These allow you to lend money to your spouse, which can then be invested. The CRA says you have to make some form of payment back to your spouse, but the rate is currently pegged at one per cent. If a lower-earning spouse invests the money, all the capital gains and profits are shifted to them.

7 Speaking of spouses, the time to have a serious discussion with one about what retirement will look like is now and before your annual visit to your adviser. Partners often have dramatically different ideas about what retirement will look like. The time to talk is now.

8 Is it time to rebalance your portfolio? Nobody should be trading for the sake of trading, but an annual check to see if your portfolio needs rebalancing makes sense. Objectives change over time, and portfolios should reflect those chan-

ges. People are living longer than ever, and there's a good chance many Canadians will spend more years in retirement than they did working. We need to prepare for that.

Stéphane Langlois, Private Wealth Consultant, Manulife Private Wealth, Quebec City

9 Speaking of financial advisers, spring is a good time to do a quick re-check of your adviser's credentials and references, and check with regulators and see if there have been any complaints. These things happen.

10 Clean up the clutter by reading annual statements and comparing annual returns from different advisers. After comparing, you may want to choose consolidating to the adviser that reached your goal.

11 Get familiar with financial institution or adviser websites. New tools for understanding and managing assets are popping up on them all the time. These range from budgeting tools to programs that allow you to test drive investment accounts. Check 'em out.

Leanne Kaufman, Head, Estate & Trust Services at RBC Wealth Management, Toronto

12 If you don't have an estate plan, do it. One of the greatest missteps is to forget estate planning altogether with the belief that all will be taken care of by those who survive you. Bad idea, as any estate lawyer who's dealt with warring families will tell you. As part of the plan, do not forget your power of attorney because it is equally important to address who will be responsible for your financial health if you are still alive but lacking mental capacity.

13 While you're at it, revisit investment plan beneficiary designations to ensure they do not conflict with your will. Often beneficiary designations on investment plans such as RRSPs/RRIFs and

TFSAs, and life insurance policies are determined at the time of plan creation and then are often not revisited or even thought about again.

14 If you have included testamentary trusts in your estate plan for tax reasons, revisit your plan in 2016 with your tax advisers. The tax rules have changed when it comes to trusts, and you need to be aware of the implications as your current plan may no longer meet your goals.

Tony Maiorino, Vice-President and Head, Wealth Planning Services at RBC Wealth Management, Toronto

15 If your wealth, legal, tax and other advisers only have a relationship with you, consider an informal meet-and-greet with your spouse and possibly other family members. This will allow your sur-

viving spouse and other family members to continue working with advisers who know your history.

Richa Hingorani, Senior Manager, Financial Planning, RBC, Toronto

16 Put your savings on autopilot. By making regular contributions to your RRSP you ensure that time and compounding growth work to your advantage. Also, the best part is you don't have to scramble for cash as the holiday bills roll in. And it's a good idea to treat bonuses and tax refunds as if they were never there – do not pass go, do not spend \$200 – put it in your RRSP!

BONUS TIPS

■ **Visualize your savings or retirement goals.** Maria Contreras, a senior manager, savings accounts at

RBC, suggests posting an image that reminds you of your goal as a screen saver on your computer or mobile phone. Could be a beach or a picture of a child you want to put through university.

■ **Eliminate impulse spending.** Sure you want it, but how about going home first and spending a day or two deciding if you really need it?

■ **File your taxes on time.** About eight per cent of Canadians miss the tax filing deadline and, if they owe, the penalties can be deadly. For example, if you failed to file for 2014, the penalty would be five per cent of the 2014 balance owing, plus one per cent of the balance owing for each full month the return is late to a maximum of 12 months. Even if you can't pay, file. Contact the CRA – they will work out a plan with you, but you have to take the first step. **E**

MONEY MAKEOVERS

One expert puts three households on the right financial track **By Connie Proteau**

IS IT POSSIBLE TO ATTAIN a later-in-life financial goal when the majority of our income producing years are behind us? We asked Odette Morin, senior financial planner and founder of You First Financial/FundEX Investments Inc.

of Vancouver, to weigh in on the following profiles of three Canadian households.

"One should never throw in the towel and capitulate in believing that it is too late to improve his or her financial situation," says Morin, who

emphasizes that her tips are general suggestions only and are solely based on the limited information presented here. While the financial situations and lifestyles are factual, names have been changed to protect privacy.

Along with being middle-aged, they all share commonly held money worries and concerns for their financial futures balanced with optimism for achieving their retirement dreams.

LOUISE MARTIN is a 53-year-old single parent of a 19-year-old son who attends university. The two reside in a comfortable, three-bedroom townhouse in a middle-class neighbourhood located in the outer suburbs of Vancouver. Louise purchased their home five years ago using an inheritance from her father's estate for the down payment.

For more than 30 years, she's worked as a union employee with the provincial government in various locations close to home. When ►



a work-related back injury became chronic, she took a position as a product consultant within the same union, a job that is less physically demanding, more interesting and rewarding but one that now requires a one-hour commute. Her expenses for fuel and vehicle maintenance have risen, and so has her time away from home. For this reason, she's considering relocating to a city suburb that offers better proximity to public transit for both her and her son with the added aim to reduce her mortgage payments and free up some cash for travel or to afford more than the minimum payment toward personal debt.

Since experiencing rising costs for household expenses in recent years, Louise is becoming frustrated seeing her paycheques being bled into the red every month. Add to that, real estate prices are higher in Vancouver and its immediate suburbs than where she currently lives. To save time and money on commuting as well as reduce her mortgage payments, Louise struggles with the idea of the trade-off required to relocate into a higher-priced market. Should she buy a smaller condo in an older complex valued at approximately \$75,000 less than her current home and give up her spacious townhouse with a garage, ground floor patio and garden in the process?

As for other financial considerations, she'd like to begin drawing on her pension (estimated to be \$1,800 a month) at age 55 while continuing to work part-time in a job she enjoys as much as the one she has now.

Income ■ Gross annual salary: \$43,000 ■ WCB settlement to age 65, automatically invested in an RRSP: \$4,800 a year

Assets ■ Property value: \$345,000 ■ RRSP: \$78,000 ■ TFSA: \$1,300

Debt ■ Mortgage: \$175,000 @ 1.85% variable = \$720/month ■ Line of credit: \$27,000 @ 3.2%

= \$100/month ■ Credit card: \$4,600 @ 14.99% = \$100/month

Expenses ■ Food, utilities, insurance, vehicle maintenance, entertainment, etc.: \$1,230/month

EXPERT ADVICE Louise is in a negative cash-flow situation. There are only two ways to remedy this situation: earn more or cut down expenses. Moving to a less expensive property would solve a lot of her issues. The first step would be to assess her cash-flow situation. Taking a look at the past 12 months of bank and credit card statements to evaluate where the money goes would determine how much of a home she can comfortably afford. In her budget, she needs to include money for emergencies, retirement savings and travel.

I would also ensure that she can repay a new mortgage by retirement. As interest rates will eventually go up, I suggest using a five per cent interest rate in assessing whether she can afford it.

Drawing from her pension early will increase her tax rate and may not be the right approach unless she has lots of RRSP room to use the pension payment to make contributions.

JEAN AND LYNN BELAIR, currently in their late 50s, reside in a single family home in a small community an hour's drive from Ottawa. They both retired at age 55. Lynn draws a pension of \$2,200 net a month from her 35-year career as a nurse practitioner while Jean withdraws \$3,000 from his RIFF a month that results in one-third deducted for taxes. He began planning and saving for retirement at the age of 36 while working in a varied career that includes record production, photography, video, television and web design industries.

"We're not big spenders but we like to take some time off in the winter to get away from the snow for a few




months," says Jean. He and his wife enjoy several road trips per year using their time-share membership to take advantage of bargains at five-star resorts in Canada and the U.S.

"Once you retire, you find out you don't need as much money for living," says Jean but concedes they pay too much for property taxes. An annual property tax bill of \$5,000 a year is one of the reasons they are debating selling their home and downsizing into a nearby strata retirement complex with housing valued at about half the price of their existing home. "This would give us some extra cash, and I could stop drawing on my RRSP. That would be one scenario we are considering," states Jean.

Jean and Lynn's goal is to preserve their retirement savings as long as possible, which is currently invested in low- to medium-risk mutual funds earning an average of six to seven per cent. Their question is: will their savings last them throughout their retirement?

Income ■ \$26,400 net/year, private pension ■ \$36,000 gross/year (\$24,000 net) RRIF

Assets ■ Property value:



\$375,000 ■ Self-directed LIRA (locked-in retirement account):

\$312,000 ■ RRSP: \$95,000

Debt ■ Line of credit:

\$6,000 = \$500/month

Expenses ■ Food, utilities, insurance, vehicle maintenance, entertainment, etc.:

\$2,000/month

EXPERT ADVICE Some provinces or municipalities offer a program for retirees to defer property taxes. In Vancouver, for example, people age 55 or over can defer their property taxes at the very low current rate of one per cent per year. The taxes are due either on the death of the second spouse or upon the sale of the property.

They are currently drawing their registered savings too fast. At this rate, they will run out of money in 17 years, assuming a six per cent rate of return minus three per cent inflation. To ensure the money lasts to age 90, the maximum they should draw is \$20k a year.

Downsizing to a home with half the value would give them another \$187,000 (\$375,000/2) in equity they can invest. This could provide another \$9,196 a year, or \$766 a month of income. They could also potentially take CPP as early as age 60 (at a 36

per cent discount) and offset their RRIF payments.

DEBBIE AND CARL SCOTT, age 61 and 63, built their home in 1991 on 10 acres on the outskirts of Kelowna, B.C., where they enjoy privacy, room to roam and gardening.

They both work for large manufacturing companies and while Carl is hoping to retire from his job in about five years, he'll likely continue to earn extra money and keep busy in his retirement with his many talents in the construction and repair trades. Debbie likes her job so much she can see herself working until she's at least 70.

"I like getting up in the morning and knowing I'm going to work today," says Debbie, who works as a marketing team leader.

Debbie and Carl's usual spending habits involve paying cash for just about everything and as a result, they often spend their entire paycheques every month. Their only savings are made by deductions for RRSPs through payroll and are matched with a 50 per cent contribution from each of their employers. They will be relying on this fund, CPP and OAS as income sources at retirement.

Their goal is to pay off debt that

has accumulated due to a period of job loss, vehicle purchases and other major expenses that have piled up over the last several years. Recently, they converted this debt into a five-year term mortgage and make extra payments toward the principle every month.

Looking to the future, some of the options they're considering involve their biggest asset – their home. For now, Carl enjoys putting in his own shop and having the space to store his large motorcycle collection.

Their goal? To get out of debt before they retire. To do this, they ponder the idea of splitting off half their property into a five-acre parcel of land and selling it to pay off the debt or downsizing entirely to a smaller home and property and freeing up some cash for travel and bolstering their retirement fund.

Income ■ Gross salary:

\$110,000/year (combined)

Assets ■ Property value: \$550,000

■ RRSP savings: \$170,000

Debt ■ Mortgage: \$200,000 @ 2.79% = \$1,400/month payment

Expenses ■ Food, utilities, insurance, vehicle maintenance, entertainment, etc.:

\$2,400/month

EXPERT ADVICE The Scotts are in a negative cash-flow situation at times, which is not sustainable – certainly not approaching retirement. They need to get a handle on this now.

\$170,000 of RRSP savings is very little with less than 10 years from retirement. Without private pensions, they will certainly have to downsize or sell and rent or work longer than age 70.

At the rate of \$1,400 a month, it will take 14.5 years to repay the \$200,000 mortgage or 18 years at five per cent interest. A financial plan would provide clarity on what their options are. ■ ►

STRETCH YOUR BUDGET For those who aren't lucky enough to have a public or private pension, who didn't invest like Warren Buffet or couldn't afford to max out their RRSPs and TFSAs, the post-retirement years can present a challenge. If you're now living on a fixed income, your financial strategies have obviously switched from wealth building to simply making ends meet. No matter how much you try to trim expenses, any new ideas on how to save a few dollars here and there can have a healthy impact on the bottom line. To that end, Odette Morin offers five tips to make your budget last.

1 Re-evaluate your communication and media expenses to match your lifestyle. Do you really need a landline *and* a cellphone, cable *and* the Internet?

2 Rent out a bedroom in your home to bring in more income and to help share the costs of phone, cable and Internet.

3 Familiarize yourself with the CRA tax guide to ensure you get all the

deductions you are entitled to at tax time or have your tax return prepared by a qualified tax preparer.

4 Consider charging a fee for pet-sitting or dog-walking for a neighbour or a friend. The companionship and exercise are a bonus!

5 Pay all your bills on time to avoid interest penalties. —CP

COMPANY OF ONE

Sharing, gigs and the new economy

By Ian MacNeill

CALL IT A BRAVE NEW WORLD, call it a world turned upside down, but whether it's got you dazed and confused or chomping at the bit to take part, the so-called New Economy is changing the way we work and make money. And it's left many of us wondering exactly how we'll fit into this strange new model, where "sharing" and "gigs" rule the day.

SHARING REALLY IS CARING

From an environmental point of view, sharing makes a lot of sense. Most of us own a lot of stuff, and a lot of it is stuff we don't use all the time or at all in some cases (thanks Santa, thanks impulse buying). Why not lend it out – at a price – to someone who only needs it temporarily? Turns out the sky's the limit because these days you can share anything from cars and bicycles to power tools and prom dresses. People are sharing space in homes for strangers to sleep, space in their garden for their neighbours to grow tomatoes, even money via peer-to-peer banking. Buy less, share more, spare the planet. Why not?

GIGS BUT NOT BYTES

Of equal interest to Canadians who are either in retirement or butting up against it is the rapid growth of the "gig" economy. This one's not so straightforward. In simplest terms, it's a working arrangement where sellers of labour are redefined as independent contractors. Instead of being hired on as an employee, you perform a job, you get paid, you get out of the way. Cheerleaders say it turns individual workers into entrepreneurs who enjoy flexible working conditions and a broader range of

opportunities. It's an exciting new world in which anyone and everyone who wants a day off only has to go as far as the nearest mirror to discuss the idea with the boss. A couple of years ago, a story in *Wired* opined, "It could be the force that saves the American worker." Maybe, maybe not. It all depends on your situation, the skills you have, what somebody is willing to pay for them and your enthusiasm for being an entrepreneur.

The spectrum of employers in the gig economy is vast, ranging from corporations looking for temporary workers to individuals needing their houses cleaned or a ride across town. Accountants, artists, writers, labourers, lawyers, handypersons – you name it – are all hanging up shingles and naming themselves CEO of Company Me. It's not like the idea just got invented; temp workers and individual contractors – including freelance writers like me – have been around forever. What's changing the game is technology – the Internet and

smartphones. Every day, it seems a new platform or app emerges that is designed to link up buyers and sellers of labour. This is a good thing in and of itself because it creates opportunity but at what price and for whom? So far the reviews are mixed. Linda Nazareth, an economist at the MacDonald-Laurier Institute, says she was stunned when she saw how low some bids for services can go in the new economy. "I used Fiverr to have a business card designed, and it cost \$10 – for an original design," she says. On another occasion, she paid five dollars to have a caricature drawn up for a birthday party napkin – again, an original work of art. How is this possible? The only way a home-based graphic designer in Toronto or Vancouver could make it at those rates is if their home was a shopping cart. Part of the problem is that the competition for the work is coming from around the world, explains Nazareth. "I think the napkin came from someone in Uruguay."

The lower pay scales are not an anomaly. Studies indicate that workers in the gig economy are putting in more hours for less pay. According to the Bureau of Labor Statistics in the United States, "contingent" work-

SHARING ECONOMY PLAYERS ■ [MealSurfers mealsurfers.com](#)

Order homemade meals from experienced cooks nearby. ■ [Rent Frock Repeat rentfrockrepeat.com](#) Find the right dress, rent it, return it. ■ [Share the Bus sharethebus.com](#) Join or organize a bus trip. ■ [Airbnb Airbnb.ca](#) List, find and rent lodging. An estimated 1.5 million listings in 190 countries. ■ [Lending Loop lendingloop.ca](#) Online peer-to-peer banking. ■ [DogVacay dogvacay.com](#) Home dog boarding. ■ [TrashSwag trashswag.com](#) Find and post salvageable materials from the streets, Toronto.

GIG ECONOMY PLAYERS ■ [Kutoto kutoto.com](#) Household services, Montreal and Toronto. ■ [Uber uber.com](#) Get a ride. ■ [Handy handy.com](#) House-cleaning services in Vancouver and Toronto. ■ [Elance elance.com](#) Online staffing platform in B.C., Alberta, Ontario and Quebec. ■ [Upwork upwork.com](#) More freelancers in B.C., Ontario and Quebec. ■ [Fiverr fiverr.com](#) Global online marketplace offering tasks and services, beginning at \$5 per job performed. ■ [FiverUp fiverup.com](#) "Affordable" freelancers in a wide range of areas from advertising to video. ■ [Guru guru.com](#) More freelancers. ■ [Amazon Mechanical Turk mturk.com](#) "Human intelligence tasks," most of which pay less than 10 cents per task!



Taxi drivers
in Toronto
protesting Uber
driving service

ers earn, on average, US\$140 less per week than “traditional” workers, and the only way to make up the difference is to work longer. And lower pay isn’t the only downside; these jobs come without the usual safety-net mechanisms like sick days and employment insurance.

In reference to the boomer demographic, Dr. Wayne Lewchuk, a professor at McMaster University’s School of Labour Studies and co-author of a report entitled *The Precarity Penalty*, says that the good news is that the gig economy can provide opportunities for those who can’t get full-time jobs because of their age. “If you’re in a good financial position and you just need a little extra income or something to do, it’s perfect, but clearly a lot of people who are a bit older need more than that. What’s going to be available to them in the gig economy may not make them happy.”

Even if the opportunities were widely available and the compensation adequate, not everyone is cut out to be an “entrepreneur.” I have made my living for more than 20 years as a freelance writer and I can attest to the “precarity” Lewchuk is talking about. Here’s

some of the hard lessons: in the eyes of the people hiring me, I am typically only as good as my last job; if I fumble the ball, nobody I work for is obligated to hire me again – ever. It’s nice when you can build up a reputation as an entrepreneur and the work comes to you, but sometimes it doesn’t, and when that happens you tend to get nervous, really nervous, especially if you have a mortgage to pay and a son who wants to be an engineer. When I tell people with steady jobs about making a living like this they invariably shudder and say things like, “I could never live like that.”

Well, if things keep going the way they are going, they may have to. According to researchers in the United States, the gig economy grew by more than 14 per cent between 2002 to 2014. The *New York Times* says that represents an increase of between 20 to 32 million workers, or almost 18 per cent of all jobs.

In other words, it’s not going away, despite hiccups like taxi drivers hurling expletives at suspected Uber drivers in Toronto and house cleaners in San Francisco filing a lawsuit against Handy.com claiming the company

45% OF CANADIANS
ARE WILLING TO RENT THEIR
BELONGINGS TO OTHERS

40% OF YOUNG
ONTARIANS (18-34) ARE
CONSUMERS IN THE
SHARING ECONOMY

42% OF THEM ARE
WILLING TO RENT FROM
OTHERS

A TYPICAL AIRBNB HOST
IN ONTARIO IS TAKING IN

\$450

THERE ARE MORE THAN

400,000

ESTIMATED UBER RIDERS
IN TORONTO

1 in 5 RESIDENTS
IN THE GTA HAVE USED
UBER’S SERVICES

ONLINE LENDING
PLATFORM BORROWELL
LAUNCHED WITH

\$5.4 MILLION

is treating them like employees and should therefore compensate them as such. It’s safe to say that in time the lawyers will figure out a way to close the loopholes and frame the contracts, and the gig economy will continue to grow. As it does, says Lewchuk, policy-makers are going to have to start having a conversation about how to ensure it isn’t just creating an underclass of poorly paid workers with no safety net to catch them if they get sick or can’t find work.

“In some ways, it’s frightening, but on the other hand Canada is a wealthy country, and productivity keeps going up. We just have to find ways of sharing it fairly,” he says.

Assuming we can find ways of doing that, the gig economy looks set to provide enormous opportunity for older Canadians looking to stay in the game and continue contributing to the growth and prosperity of both the nation and themselves. **2** ➤

PAYING THE PRICE

Is senior care really driving health-care costs?

By Lisa Bendall

THE SENIOR DEMOGRAPHIC is surging faster than any other age group in Canada. There are about twice as many centenarians as there were just 15 years ago. And fifteen years from now, almost one in four Canadians will be a senior. So what does spending look like in a society where a quarter of our citizens are enjoying their autumn years?

One thing we know is that we don't know. While about half of all hospital spending was on seniors in 2008, it doesn't mean that will be true in 2018 or 2028. "The population aging has been shown in research to be not the major driver of the increase of health-care costs," says Dr. Janet Fast, co-director of research on aging, policies and practice at the University of Alberta. "The major

drivers are things like medications and medical technology." Certainly, newer drugs and more precise imaging tests are not restricted to the golden-agers.

One might expect we'll need many more spaces in nursing homes and long-term care hospitals. The Conference Board of Canada's new report *Future Care for Canadian Seniors* projects that based on today's numbers, the cost of providing continuing care to seniors in 30 years' time will shoot up to \$177.3 billion (it was \$28.3 billion in 2011). But while the number of Canadians requiring care supports will rise, it's difficult to predict where seniors of the future will want to – and be able to – live and receive services, and who pays for it. Greg Hermus, co-author of the report, says the patterns could change with the next generation. "More might choose to live in independent-living retirement homes with the funding coming from the seniors themselves, rather than the public sector," he says.

It's estimated that almost 3.3 million seniors will need caregiving supports in 2046, but will it come from the health-care system? Currently 80 to 90 per cent of this care is delivered by spouses, adult children or volunteers. Their unpaid work was valued at \$24 billion in a 2009 *Healthcare Quarterly* study. Many of these caregivers are also struggling to keep paid jobs. That's when it can get rocky, to the tune of \$1.28 billion in lost productivity in 2007. Caregivers are also at greater risk of health problems

COVERING THE FUTURE

With health costs on the rise, many are worried that, somewhere down the road, publicly funded services may not adequately cover the full gamut of their future care needs. Responding to this anxiety, the insurance industry is offering new products, such as long-term health policies. Long-term care insurance is designed to help pay for expenses incurred in case of loss of independence, so the policy holder does not have to deplete his or her savings. The McLennan Group Life Insurance Inc. (a CARP Affinity Partner) – along with its program partner MyDignity Inc. – offer a number of such policies that provide monthly, tax-free benefits, payable when one can no longer perform two or more activities of daily living, or suffers a cognitive impairment such as dementia. In the past, many long-term care policies were extremely expensive, and more than half of applicants were declined coverage. MyDignity overcomes this barrier by offering a simplified plan that is both cheaper and easier to obtain. Call 1-877-851-4520 or go to www.mydignity.ca/carpinsurance/



Better monitoring of medication will keep health costs down.

“BABY BOOMERS MAY PROVE TO BE FITTER OLD FOLKS THAN THEIR PARENTS”

PHOTOGRAPHY, GUIDO MIETH (HANDS WITH PILLS); RENE JOHNSTON/TORONTO STAR VIA GETTY IMAGES (CARS); TREVOR HUNT (NEWSPAPER SCRAPS)

themselves. Clearly, if unpaid caregiving increases, they're going to need a lot more help.

Compassionate care benefits and tax breaks are steps in the right direction, but don't provide enough support. Besides broader benefits, what's also needed, say experts, is more flexibility in the workplace for family caregivers, so they aren't jeopardizing their jobs. "It's been introduced in some workplaces for parents caring for children," says Fast, "But the same flexibility isn't always available for people who have dependent adults." (Recent human rights challenges in Canada have made the case that employers must accommodate family caregivers; family status is one of the prohibited grounds of discrimination.)

Baby boomers may well prove to be fitter old folks than their parents. The development of healthy habits earlier can make a massive difference to rates of chronic diseases, like hypertension and diabetes, later. Public health measures promoting the flu shot, preventing prescription mix-ups or decreasing falls can reduce hospitalizations in this age group.

Whatever the health-care costs associated with seniors, very often they're giving back in spades. Seniors do much more volunteer work than younger people, says Fast. They're often providing care and even financial support to their children's families, or their own spouses. They're taxpayers, even on pensions. "There are lots of ways in which seniors continue to make contributions in later life that we forget about, when we talk about dependence of seniors."

Should policies change as our population ages? Absolutely. Should we promote healthy aging and support for caregivers? Definitely. Should we steel ourselves for a massive economic drain as our population ages? All bets are off. **2**



BEST IN SHOWROOM

To find the perfect vehicle, car connoisseur **Matthew Church** does the research for you and selects the top models for 2016

AS AN OPINIONATED and somewhat jaded car aficionado, I am always keen to prattle on about the merits and shortcomings of current car models. I have been soaking up automotive facts and specs for 50 years now, with the same boyish obsession I had when I started. And while I relish the glossy, buy-now-pay-later mechanical fetishism of most car reviews and buying guides, I have the antidote: research. With a little bit of effort, you can find the most highly rated vehicles, the Best in Showroom you might say.

When looking for a new car, look to the web: rely on Canada's Automobile Protection Association and Consumer Reports in the U.S. for authoritative data on reliability and recalls. On safety, check out Transport Canada's website and its equivalent stateside, the NHTSA. See the fuel consumption guide at Natural Resources Canada online. Even the ridiculous negotiation dance is less stressful: you can go in

to the dealership knowing what the car you want is going to cost.

You won't see any models from the Volkswagen Group (Audis, Porsches and VWs) on my list this year. In mid-2015, it was revealed that the global manufacturer had equipped cars with secret software designed to "defeat" emissions testing, hiding nitrous oxide emissions 40 times the legal limits. The depth of their corporate calumny is staggering: six years; 11,000,000 dirty diesel engines. Eleven million! So they are off my list for the time being.

The first step is to know what you want. Think about your criteria. What is most important to you? My list looks like this:

■ **Environmental** Choose the cleanest car possible. Consider, too, that efficient manufacturing processes and recyclable content can make a big difference. In a recent *Corporate Knights* report, BMW had the highest score of any carmaker with Toyota second.

■ **Reliability** If you cannot count on a car, then it is worse than not ►

having one at all. Better to spend the dough on taxis, a bike and/or walking shoes.

■ **Safety** We all need protection from the dangerous situations and bad drivers (them *and* us).

■ **Experiential** Don't fall for brute horsepower ratings and lofty (illegal) top speeds; consider instead quickness, maneuverability and the driver experience.

■ **Made in Canada** Support workers in your community and contribute to the local economy and tax base. There are more than 20 different vehicles from which to choose. Visit the Industry Canada website to learn more.

Category Small

Toyota Yaris 5-door Hatchback

Fuel efficiency (L/100 km; city/hwy) 7.8/6.6

Powertrain 1.5-litre, 4-cyl, 106 HP, FWD, auto

List price \$16,015

Recently, I escorted my 80-something mother to various dealerships to replace her aging land yacht. The key determinants for her were visibility, simplicity of operation, manoeuvrability, easy ingress and egress, reliability and affordability. And a "nice colour." There's a crowded field of solid buys in the category, and we tried numerous: the Yaris met all her needs, including ease of parallel parking, for circa \$20k. In Brown Sugar Metallic, it's a pretty sweet ride.

Category Medium

Buick Regal (turbo)

Fuel efficiency (L/100 km; city/hwy) 12.4/8.7

Powertrain: 2.0-litre, 4-cyl, turbo, 259 HP, AWD, auto

List price: \$37,295 for AWD turbo version in 2016

Made in Canada

I drove this car first as a Vauxhall Insignia in Scotland and was impressed by its German engineering

(Opel). The same car, built in Oshawa, Ont., is the Buick Regal, a midsize up against some perennial favourites. The taut sedan combines responsive road manners and a smooth ride with well-appointed cabin and sleek exterior. Not the best in any category but very good in all of them. Go for the turbo version and the all-wheel drive.

Category Large

Lexus RX 450h (hybrid)

Fuel efficiency (L/100 km; city/hwy) 12.4/8.7

Powertrain 3.5-litre V-6 hybrid; 308 HP, AWD, CV transmission

List price \$68,550

Made in Canada

A constant presence, the RX has long been a top-seller, the embodiment of the solidly built, reliable, very capable SUV. It has been made over for 2016, meaning, wait for it ... the same only more so! A little more stylish, a little more luxe and a little more refined. Of course, the best way to mitigate the SUV's impact on the environment is to choose the hybrid variant.

Category Quick

Subaru BRZ

Fuel efficiency (L/100 km; city/hwy) 10.9 / 7.9

Powertrain 2.0-litre 4-cyl, 200 HP, RWD, manual (auto is available, but really?)

List price \$27,395

This delightful little speedster is the result of a surprising collaboration between Toyota and "Soob." Subaru's first rear-wheel-driver in a long time, it is almost practical enough to use for a runabout. Great looks, terrific handling, good gas mileage and very high safety rating. What's not to like?! (Answer: the backseat, if you're over 5 foot 4.) Also available under Toyota's Scion brand.

Category Green

Ford C-Max

Fuel efficiency (L/100 km;

city/hwy) 5.6/6.4

Powertrain 2.0-litre, 4-cyl, hybrid, 188 HP, FWD, CV transmission

List price \$25,249

This is another good hybrid that is not getting a lot of attention. Clever, clean, relatively affordable, generally reliable and fun, this ought to be selling. Perhaps it's the unusual shape or the odd name ("C-Max" sounds like a vitamin). It's a shame because there's a lot of useable room in this small package, its height offering ease of access into an airy cockpit, and capacious trunk.

Category Useful

Honda CR-V

Fuel efficiency (L/100 km; city/hwy) 9.5/7.5

Powertrain 2.4-litre, 4-cyl, 185 HP, AWD, CV transmission

List price \$26,190

Made in Canada

Looking for a practical ride with lots of room, good access and all-wheel drive? Apparently a lot of people are, which explains why this category (compact utility vehicles – CUVs) is the fastest growing segment. Toyota, Mazda, Subaru and Nissan all have great entries. Honda's well-travelled CR-V went through a significant reworking in 2015, with a very efficient engine and reasonably innocuous CV transmission. Also consider its brand-new little brother, the HR-V, smaller, cheaper and a little less refined.

In any list like this, there are many worthy vehicles that go unmentioned. When you start looking though, take your time, do the research and visit a couple of the ratings websites I mentioned. Even ask drivers of cars on the street in which you are interested. Or find someone like me, who loves helping friends buy their next ride so that the ever-expanding bank of arcane automobiles in my head is put to some use. ☐

On the housing
market horizon



IS THE BOOM OVER?

Gauging the 2016 real estate market **By Peter Muggeridge**

IF YOU'RE INTENDING to buy a new home this year, downsize to a condo or get out of the market altogether and rent your digs, you'll want to know where real estate prices are heading for 2016. While predicting real estate values is at best a shot in the dark – fraught with guesswork, assumptions and plain old dumb

luck – a good start is to gauge what effect future economic factors could exert on the market. For example, Canada's GDP is expected to grow slightly in 2016, which should, in theory, boost home values. Also, our low dollar (good for tourism and manufacturing), stable employment rates and continued low interest rates should all exert upward

pressure on prices. On the downside, the alarming lack of 20-somethings in the housing market, high levels of household debt, depressed oil prices, unpredictable stock markets or even the threat of domestic terrorism, could all conspire to put a damper on real estate. Many groups, including the Canadian Mortgage and Housing Corporation (Canada's federal mortgage insurer), RBC and TD are predicting that hot real estate will cool off in the next few years in many regions across the country. Let's take a cross-country look at the 2016 forecast. [2](#)

| CITY | HOMES | | CONDOS | | APARTMENTS | |
|------------------|----------------|---------------|----------------|---------------|----------------------|---------------|
| | 2015 AVG PRICE | 2016 FORECAST | 2015 AVG PRICE | 2016 FORECAST | 2015 2-BDRM AVG RENT | 2016 FORECAST |
| Vancouver | \$887,600 | \$914,100 | \$385,859 | \$396,694 | \$1,350 | \$1,390 |
| Calgary | \$451,000 | \$454,000 | \$266,991 | \$264,142 | \$1,325 | \$1,335 |
| Regina | \$309,000 | \$309,500 | \$230,344 | \$231,228 | \$1,095 | \$1,110 |
| Toronto | \$612,000 | \$636,500 | \$325,668 | \$331,214 | \$1,260 | \$1,265 |
| Montreal | \$338,500 | \$345,000 | \$277,168 | \$283,286 | \$750 | \$760 |
| Halifax | \$280,000 | \$282,000 | \$238,000 | NA | \$1,030 | \$1,055 |
| St. John's, N.L. | \$300,000 | \$303,000 | \$297,274 | NA | \$900 | \$915 |

*Adapted from CMHC's Housing Market Outlook

RETIREMENT PLANNING WITH CDIC

THE CANADA DEPOSIT INSURANCE CORPORATION (CDIC) CAN PROVIDE PEACE OF MIND AS YOU PLAN FOR YOUR RETIREMENT.

So you are spending less and less time dreaming about retirement and more and more time planning for it. It's a good place to be, but you may have some concerns over finances. Knowing if your money is safe is a good start to relieving some of that anxiety.

The Canada Deposit Insurance Corporation (CDIC) is the federal agency that protects the savings of Canadians in the event their bank fails. If you have an eligible deposit held in Canadian dollars at a CDIC member institution, you are automatically protected for up to \$100,000. It's true that Canadian banks rarely fail, but they have in the past and you may even have first-hand experience.

As people approach retirement, their risk tolerance often changes. Protecting

the money they have becomes as critical as making it grow. To be sure that your hard-earned money would be safe if your bank went bust, take a minute to review how different types of eligible deposits apply to you and your retirement plans.

To help, CDIC has developed an estimator app that calculates deposit insurance in four easy steps: Where do you bank? What type of deposit do you have? In what category? And of course, how much? The app is free and available in Apple, Android, Windows and BlackBerry stores.

The first thing you will note is that while CDIC protects deposits up to \$100,000, not all deposits are covered. →

So how is this information relevant to those considering retirement? A few things to consider...

1. PERSONAL ACCOUNTS/JOINT

ACCOUNTS – If you are looking to maximize your CDIC protection, it is good to remember that deposits held in one name are protected separately from those held jointly. That is to say that if you have a personal deposit, your spouse has a personal deposit, and you own a deposit jointly, you enjoy a total possible coverage of \$300,000.

2. TRUST DEPOSITS – CDIC insures trust deposits separately from deposits held personally by the trustee or the beneficiary. In this instance, the deposits are separately insured per beneficiary, not per depositor. So a trust account in which your five grandchildren have an equal share could be protected up to \$500,000.

3. SPOUSAL RRSPS – CDIC protects eligible deposits held in an RRSP separately from other eligible deposits. In the case of a spousal RRSP, the contributor and the owner are different people. Eligible contributions are added to other registered deposits in the name of the spouse or common-law partner for whom the plan is established – not with deposits in the contributor's name.

4. FOREIGN CURRENCY – If you are a snowbird or considering becoming one, it is important to remember that CDIC does not protect deposits held in foreign currency, including us dollar accounts.

ELIGIBLE DEPOSITS PROTECTED BY CDIC

► Savings accounts and chequing accounts ► GICs or other term deposits with an original term to maturity of 5 years or less ► Money orders, certified cheques, travellers' cheques and bank drafts issued by CDIC members

It's equally as important, if not more so, to know what deposits are not covered by CDIC.

ACCOUNTS AND PRODUCTS NOT PROTECTED BY CDIC

Mutual funds and stocks ► GICs and other term deposits with a date to maturity of more than 5 years ► Bonds ► Treasury bills ► Foreign currency including us dollar accounts.

Each of the following categories is insured separately for up to \$100,000 for the eligible deposits they hold.

► Deposits held in one name ► Held jointly ► Held in trust ► In RRSPs ► In RRIFFs ► In TFSAs ► Accounts that hold realty taxes on mortgaged properties.

Talk to your financial advisor or financial institution about deposit insurance, or visit cdic.ca. Take responsibility for your money and keep it safe in your retirement.

For full details, visit cdic.ca.



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Insurance Corporation



ECONOMY CLASS

You get what you pay for, but why pay more than you need to? **Bert Archer** shows you how to cut costs

WHEN IT COMES to travel, old habits can be expensive. For instance, I used to be in the habit of taking a taxi to and from the airport. It costs about \$60 each way. One afternoon, I found myself with an especially well-timed flight, not too early, not too late. I was packed, had nothing else scheduled and, with three hours to departure, I decided to take the subway-bus connection. The subway was the subway, but I actually liked the airport express bus I transferred onto, with its complement of backpackers and overpackers. I spent my 25 bus minutes or so looking around, trying to figure out

where everyone was going, imagining what kind of shifts the four or five flight attendants on board had in front of them. It took an hour, cost \$3, and soon became a new habit. With occasional lapses for scheduling errors (early afternoon flights are the worst – I always think I can get things done before them; I can't), that's how I get to and from the airport now. In the last year, I figure it's saved me about \$2,500 and cost me on average about 20 minutes in travel time per trip.

Travel is a bang-for-buck proposition. Most of us don't do it that often, so when we do, we want our dollars to translate into as much fun, food and

enlightenment as we can get. It's no good to skimp on things that whittle into any of that, but a dollar you save on things that don't pay you back in joy, delight or awe is a dollar you can redirect to things that do. With that in mind, some tips.

Use a no-fees credit card Every credit card charges you to charge things when you're in another country. Things are expensive enough, the loonie doing what it's been doing, without having to pay another 2.5 per cent on every transaction. Among the credit cards that are specifically aimed at travellers – and give them points toward flights, hotels and various insurance benefits – the Chase Marriott Rewards Visa card is the only one I or *greedyrates.ca* was able to find that charges nothing.

Airline points Aeroplan is, alas, about the worst airline points system in the world, its fees and taxes often resembling full-fare tickets. The best seem to be the credit cards that don't attach themselves to any particular airline and have no blackout dates. The one I've been using for the past five years for my domestic transactions is the BMO World Elite MasterCard, which gives \$2 in flight savings for every \$100 spent and has an easy interface to shop for and book tickets for flights anywhere in the world, including those super-cheap discount airlines that seem to exist everywhere in the world but here.

Use Skyscanner There are a lot of sites out there that purport to show you the best deals for flights, but none does it better nor finds the best flights more straightforwardly than Skyscanner. Type in your points A and B, and you get a one-page listing of everything out there, sortable any way you like. That one page is a big deal: ►

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ISN'T EVEN A ROAD.

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those other services tend to make you open window after window, making it easy to lose track of where you are, where you've been, what your name is and why you ever thought traveling anywhere was a good idea. You can also book directly from the site.

Stay away from restaurants with tourist menus

Especially if they're made into big welcome signs out front. It costs money to translate things, English-speaking staff come at a premium in many parts of the world, and these costs, along with the standard tourist surcharge that lurks beneath the price lists of many, get passed on to you. The biggest problem with this, though, is that you're paying more for less. I was in Colombo, Sri Lanka, recently and, taking the advice of a concierge, went to a lovely spot for tea and a scone for what seemed like a perfectly reasonable \$5. Looking around, I noticed people at tables from all over the world, as well as some Sri Lankans bussing tables. Later, I walked into a much more unlikely looking place, a little darker, the tables a little closer together, the clientele entirely Sinhalese and Tamil, as was the menu. Some gesturing got me a 25-cent pot of tea and a 40-cent *kurakkan* fish bun that was way better than that scone. The principle works the same everywhere I've been.

Use Uber Pool Uber isn't everywhere, and Uber Pool isn't even everywhere Uber is but, where it is, use it. Uber Pool – which has the driver pick up several passengers for several destinations – is like a little tour of your new city with some socializing added in, all while getting you where you're going about 25 per cent more cheaply than regular Uber (which is often at least that much again cheaper than a taxi).

Stay in a hostel You may think you know what hostels are like – and some of them still are just like that – but you also probably haven't stayed in one in a while, and many of them no longer are. They have private rooms and cool common areas where people of all ages hang out. I stayed at a hostel called the Kex Hotel in Reykjavik recently, and it was without a doubt the coolest place in town, with the bar hopping, half locals, half travellers, every night. It also cost about \$60 a night, in a city where \$250 is the norm for a bog standard room.

Haggle If you do stay in a hotel, haggle, especially with the big chains. It's best to do it later in the day because hotel rooms are what's known in the travel industry as perishable. Get the front office or rooms manager on the phone. I've found the best strategy is to ask for a package deal, and then get them to strip out the costs of the extras – no breakfast, no spa. When they give you their best rate, tell them

you were hoping not to pay anything more than the next lowest round number, and you'll find most people are willing to play ball. You can take your haggling skills to taxi drivers – figure out about what it should cost and offer a flat rate that's a little lower – and, in many parts of the world, to anyone who's selling anything.

Layovers This is my favourite. The first couple of times I did it, it was a mistake, flying into a city with a convention or, in one case, a Eurocup football final and finding no rooms at any of the inns. So, I stayed up and walked around the city. We have a phobia, possibly vampire-induced, about being out when it's dark. But cities are great at night; you see a whole other side of them when you're wandering around from late-night bar to late-night cafe to corner store to city park to watch the sun rise. But the best part is that you get a bonus city. Flying from Montreal to Sofia, Bulgaria? Book an evening arrival ►

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Horvath with Virtuoso in Vancouver says the fee can run as high as \$1,000, depending on the complexity of planning. But if someone just wants a room booked and knows the type of hotel they want, the fee is often waived, but the average cost is \$200. "All of our preferred hotels provide free upgrades and breakfasts and a value-added

amenity, typically worth about \$100, such as a spa credit or a cooking lesson," explains Horvath. "Our hotel partners give clients the best rooms whenever possible. Online booking engines tend to give you the cheaper rooms." www.virtuoso.com —Jane Mundy

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in Vienna and a morning departure. Ditto South America, where you can add an all-nighter in Miami, New York or Mexico City to your itinerary. You'll find the sense of discovery and adventure provides you with enough adrenalin to offset the worst of your fatigue, and just when you think you might just nod off, hop the bus to the airport or train station and – see above – have yourself a nice morning sleep. This isn't something I'd recommend for solo female travellers for the obvious reasons, and it's best to choose the safer cities especially in the current global climate.

Book overnight transportation and sleep on it

This can be a challenge for some, though business executives have told me melatonin pills work wonders if you can't or don't want to get the stronger stuff. But if you can, you'll save hundreds on accommodations. Bonus tip: bring pyjamas, even on the plane. No matter how flat your seat gets, sleeping in your clothes, even if they're sweaty (heaven forbid), will feel like you passed out on your couch. Sleeping in PJs, then changing back into your un-slept-in clothes in the morning will add some freshness to your savings.

Use transit In addition to being an order of magnitude cheaper, transit shows you parts of town you might not see otherwise, and fellow passengers make the best concierges when it comes to local recommendations. I also like the picture of a city you get by riding transit, including at home. When I get back from a trip and take the subway from the airport, I look down the car, see the panoply of faces and costumes and hear a range of languages I haven't encountered anywhere else in the world, and I know I'm home. **[Z]**



Marilyn Baird, Baird Travel, Fredericton It pays to book well in advance. "At least a year out for a more competitive price," says Baird. "Intimate properties, smaller ships and private tours often sell out faster." Baird prefers to book her clients directly with the resort, as she can then also offer perks due to her relationships.

Jaime Murphy, Magical Trips, St. John's, N.L. Consider off-season, says Murphy. "Even a week or two can make a big difference in the cost of travel." For example, later August brings lower rates and better offerings, including complementary upgrades. "It is also a great time to discover destinations where the Canadian dollar has better value. Currently, our dollar goes further in South Africa, South East Asia and New Zealand.

WHERE WILL YOU GO NEXT?

The Virtuoso Luxe Report, an annual survey of more than 9,000 global travel advisers, lists emerging destinations for 2016. Off-the-beaten-path Iceland, Croatia and Myanmar ranked in the top 5, as did Antarctica, showing a pull toward more remote destinations for high-end travellers. In fact, "exploring new destinations" was the top travel motivator, followed by authentic experiences and enrichment, R and R and time with loved ones. Top global destinations include Italy (no surprise; it is also tops for families) and South Africa. Adventure travellers are looking to New Zealand and Costa Rica, while families are ice fishing in Northern Canada or heading to jolly old England. —*Vivian Vassos*

Carl Henderson, Tahiti by Carl.com, Toronto "Your travel adviser knows how far in advance to book for the best value," says Henderson, "For Tahiti, it's a minimum of six months. When I ►

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discounts. These amenities create additional value.”

Anne Barclay, Wanderlust Travel, Oakville, Ont.

“For Europe, a great time both price- and weather-
wise is mid-May to mid-June; then mid-September
to the end of October [the shoulder seasons],” says
Barclay. “For South Africa, April to mid-May and then
again mid-August to late October. For the Caribbean,
April to late May and then November to mid-Decem-
ber.” Great value and superb luxury, she adds, can be
found in the less-discovered destinations like Slovenia,
Portugal, Thailand and Poland. “Get some friends or
family to join. Usually with 10 or more, you tend to get
better prices and can get a private tour guide.”

**Linda May Dinsmore, Deluxe Travel & Cruises,
Surrey, B.C.**

“To travel luxe-for-less, book with
a Canadian travel adviser because we often have
special rates from cruise lines and tour operators
to help offset our low dollar,” says Dinsmore. “You
can only get them through an adviser. For example,
20 per cent on selected Oceania and Regent cruise
itineraries.” And, she adds, choosing a destination
where our dollar is not switched into U.S. but rather
exchanged directly with the local currency helps.

Lois Barbour, Travel Time, St. John's, N.L. “Booking
further in advance gives the best prices, but many
suppliers will allow price adjustments if better pro-
mos come up,” says Barbour. Consider suppliers that
have Canadian Residents specials, she adds, such as
Oceania cruise line and AmaWaterways river cruises.

Last but not least, “always have a bag packed and a
valid passport – and be ready to jump on last-minute
specials,” concludes Barclay.

So, what are you waiting for? –VV

THE COST OF VOLUNTOURISM

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director of product development at Merit Travel. “The
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writer and ex-pat
Louisa McCormack
discovers that

We'll Always Have Paris

fun. *The capital of abominations and perversity*, ISIS calls this city. Jealous, twisted morons.

"Are you okay?" my best Paris girlfriend texted late Friday, Nov. 13, as I sat in my pyjamas watching TV. "Totally," I replied, thinking she was referring to my latest man troubles. She called. Twenty dead. Multiple attacks ongoing. I clicked to a French news stream and remained glued there until 4 a.m.

An aunt emailed first. Mid-morning on 9-11, I'd called her, desperate for news of her banker son who, for all I knew, was near the World Trade Center. That worry felt logical and warranted, but this wasn't a role reversal with me in the danger seat. Right away, I insisted on that. I was snuggled in my Left Bank fifth floor apartment far enough from the carnage across the river that anxiety about me, although unforgettably kind, seemed misguided. "It's not about me," I replied until dawn to cousins, friends, ex-bosses and acquaintances, by email, texts, comments on my timeline, as we waited to find out what was happening to the hostages at the Bataclan concert hall in Paris's funky, fun-loving 11th arrondissement. I was sent a link to Facebook's safety button that I couldn't bring myself to click. Compared to the poor souls in my beloved 11th, where I lived 30 years ago and still miss because my current neighbourhood is so stolid and bourgeois, compared to the swarms of polyglot hipsters in and around the Bataclan – the neighbourhood I invariably recommend to visiting friends and family because it's more fun than anywhere else – compared to those victims I was much too safe for that button. Even if Paris was in lockdown, the president had declared a state of emergency and the borders were closed, to be frightened for myself struck me as narcissism. Either that or the French talent for discretion is rubbing off on me. Then

I DIDN'T MOVE TO PARIS with stars in my eyes; I knew from a stint here in my 20s that I respected and appreciated the city without having a passion for it. "I really like Paris but I don't love it," I'd explain, convinced nonetheless that this was the right place at the right time for someone running low on adventure. Definitely, I admired Paris's prioritization of pleasure, be that from food, wine, beauty, unbridled intellectual freedom or affairs of the heart. I came here to be seduced and seduce: to live as my most stylish, most romantic, most worldly

self on as much of an everyday basis as I could manage.

In my imagination, many of my frolics and flirtations would take place at one of those classic street-side Paris cafés where all the patio chairs face outward, patrons and passersby serving as each other's audience and/or theatre. Those terraces don't shut down, I discovered. Come autumn, every awning beams down heat lamps, so there's no need to retreat indoors. Unless there are jihadi assassins targeting cosmopolitan hang-outs at seeming ghastly random to slaughter innocent Parisians up to their gracious, sexy, timeless Paris

again it might have been growing up in 1970s London during the worst of the IRA bombings that's injured me to public threat. *Même pas peur*, new blood-red Paris graffiti soon announced – Not even scared.

My daily jog is part of what keeps me strong. Saturday after the attack, the mayor was asking us to stay home. Seriously? With only one window overlooking a rear light well, I couldn't check on my street. I donned my running shoes and poked my head out the downstairs door. "*Ça va?*" I asked young neighbour Roman having a smoke on the sidewalk as usual. Roman's pals were all accounted for. Our street, nicknamed Thirsty Street because of its many bars, wasn't empty. "I'm going for a run," I said. "They can kill a middle-aged lady jogging if they have to."

"I don't think they distinguish," Roman said.

I ran to the Eiffel Tower, then over to Place de la Concorde, past the Louvre, the Hotel de Ville, to Place de la Bastille. The streets were subdued but far from a standstill despite what newspapers claimed. I jogged back over Isle St. Louis and ran past Notre Dame cathedral, where I spotted my first police officers, two baby-faced recruits wearing grim expressions with their fingers on their rifle triggers. Through the art gallery district behind the École des Beaux-Arts, and I was home. In the end, I ran for two-and-a-half hours. Sometimes you take back the night; sometimes you take back the city you were conceived in on your parents' honeymoon as I was – I never get lost here as I do in London. If I have a soul, it's likely Parisian.

Saturday afternoon, a London friend burst into grief on Facebook. I followed a link to a Facebook page where, at 8:45 p.m. the night before, her good friend had posted *Rock!* under a picture of the Bataclan marquee on his way into the Eagles of Death Metal show. Within an hour,

he was killed. I'm a devout atheist so I don't get to pray but I can seek balance. As I clicked through Pierro Innocenti's photos, with reverence few of us are used to, I saw an exceptionally exhilarating life full of smiles, festivals, pretty women and skydiving. It's obvious from the 750 comments on his last post as they escalate from worried to frantic to mournful that he died much cherished.

When the French president declared war on ISIS, I sympathized with those who wanted to redouble forces versus buckling, but it struck me as one more misbegotten link in a tragic chain of events since colonialism. I'd prefer a declaration of war on the anomie and delinquency afflicting second- and third-generation immigrant offspring raised in Europe's desolate housing projects – unemployment among French Muslim youths runs at 40 per cent. Is the lesson in all this that none of us should take our societies for granted? So then if I volunteered to teach English in one of Paris's stark socially isolated suburbs, could I keep just one alienated teenager from falling prey to jihadi idiocy, thereby stopping one deluded middle-class kid from tagging along? How depressing to think of spending two hours a week in that kind of deprived, hostile neighbourhood. Politicians are loath to set their sights on such places, too; absurdly, tragically, it's easier in some ways to bomb Syria. I did take comfort in the hacker collective Anonymous's declaration of cyber war on ISIS. Temperamentally, it seemed like more of a match – one self-righteous, myopic, uncontrollable post-adolescent subculture against another.

Sunday after the attacks, my friend and I cancelled our plans to visit the café at the Grand Mosque for mint tea; instead, she made soup. I brought over Poilâne bread and mesclun, and we tucked in and talked. "Every single ex reached out to me Friday night,"

she mentioned. In my case, the two men I'd vaguely consorted with the year prior and not the man I'd actively flirted with the week before. I was ashamed to conflate tragedy with my latest crush, but my friend understood. Events like this are litmus tests. Sure enough, the man in question disappeared. It was impossible he wanted to date me if he hadn't needed to know I was okay. "I've planned what I'll do if gunmen storm my street," I told my friend. "Scream '*Cachez-vous*,' beckon in stragglers needing rescue or my conscience couldn't bear it, then slam the heavy front door to the street and disappear deep inside my building's 1650 timbers, hoping no one bombs them." Not all girl talk then. Walking home, I was proud of myself for hearing a siren as if it was a regular old emergency for a couple of seconds, not part of the eerie chorus of constant sirens that filled that weekend.

The Monday after the attacks, a moment of silence was scheduled for noon. I slipped out to the square in front of stocky Église Saint-Sulpice and waited for its bells to toll. I started to cry again, as I had on and off Saturday and Sunday night, for the singularly beautiful, bright faces in the lists of the dead, their terror, my friend's friend, Pierro Innocenti, and his family. As the first bell struck, I noticed a small group of friends holding hands. Many of the rest of us joined them – in less than a minute, a circle of 70. I was the only one crying. Sieges, pestilence, the Enlightenment, revolution, occupation and resistance, jazz, existentialism: Parisians have spent centuries refining their reactions to everything from the most subtle to the most brutal events – a long, stirring history of conjecture and conclusion that might be prone to pomposity but rarely descends into self-indulgence. It's not so much stiff upper lip as elegance. Parisians originated salons. They don't honk in traffic.

They don't fume in line-ups. They are too refined here to get hysterical.


Wednesday I was ready to pay my respects. First, the Belle Équipe café five minutes from my old apartment where bikes were still locked up to the patio railings amid hundreds of bouquets and candles. We strangers gathered quietly, gravely, taking turns with the front row. Friends of slain Ludovic had put up posters calling him a hero for the way he dove atop a woman who has survived. I'm glad they let us know. I tried not to picture too vividly what else had transpired there on that balmy Friday night. A 15-minute walk west along boulevard Voltaire took me to the Bataclan. I imagine most Parisians have a soft spot for the Bataclan for one reason or another; I used to go there in the '80s for Sunday afternoon dance parties. The club itself was blocked off, the marquee unchanged but unlit. In the square across the road, the air was sweetened by thousands and thousands of flowers and as many candles, with dozens more laid and lit by the half hour. The crowd was hushed with sorrow and respect, methodically perusing the faces in the RIP posters and the garlands sent by embassies and associations. There are orders against public gatherings still in place as I write but up the road at République, Paris's Times Square with the added virtue of a Marianne statue, France's own lady liberty, a crowd always naturally congregates sewn together by skateboarders. Hundreds of thousands of flowers and candles. Singing. Another big circle forming. I heard that had even happened on Metro platforms on Monday at noon. Parisians sharing Paris, come what may.

I relit a few candles and thought about handsome Pierro. He co-owned a family restaurant in a chic Paris enclave; Friday had been a rare night out for him. His father hoped he hadn't known what hit him. Some of

the victims at the café shootings mistook the shots as coming from inside and ran straight toward their slayers. How were they to know? It was the kind of thing I'd do. I went home and wrote my friend a condolence letter, worried I lacked the grace it would take to tell her all, but I had to try. The pictures of the candlelit Bataclan shrines could speak for themselves.

I hope I stop noticing dangerous places for bombs as I bike around Paris – *Shouldn't someone rake those leaves?* Having my bag checked several times a day, at office buildings and grocery stores now as well as museums and galleries, doesn't bother me.

I jumped back on Tinder within days, I didn't think twice. I wasn't alone; in three days, I matched with 20 strangers. *Only connect*, I suppose we were all telling ourselves, as the novelist E.M. Forster had it. Or *carpe diem* ... now because maybe never. Exactly one week after the attacks, I was in the 11th, living it up at

a Lebanese fusion bistro. That wasn't brave; it was common sense. I've resolved not to spend another Paris Friday evening home alone if I can help it. What I can safely say is that since Nov. 13, my homesickness has gotten better, not worse. I may not find love in Paris but I have newfound love for Paris, if love means devotion, gratitude and willingness to do the work of intimacy. My plan never wavered to be here through spring (however, from what I recall Paris in the spring is grey, chilly and wet, contrary to what some delightful old ballad might tell you). What I now think I want is another Paris summer, with its bright green Seine, 10:30 p.m. sunsets and constant instigation to get out into these storied streets and flirt with men, neighbours, shopkeepers, dogs, yourself, the views, life. What those ignorant murderers failed to understand – no one takes on the City of Light and triumphs. *Même pas peur*. You lose, we win. 

People form the Paris logo with candles as they unite for a tribute at a makeshift memorial, near the Belle Équipe café on rue de Charonne in Paris.



PHOTOGRAPHY, ALAIN JOCARD/AFP/GETTY IMAGES (PEACE SIGN)



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Boys from Otaki Primary School performing the haka for Waitangi Day celebrations on the Waitangi Treaty Grounds, Bay of Islands. It was here in 1840, the treaty, still considered New Zealand's founding document, was signed between Maori chiefs and the British Crown.

PACIFIC RIM

On the edge of New Zealand's North Island, Vivian Vassos realizes it's elemental

NGAHINA HOHAIA is cradling a conch, a seashell curved and worn to a pearly pink from the ocean and the sand and from where she has held it in her hands over the years. The conch is more than decoration, more than giver of food to her Maori ancestors, feeding them with its meat; the conch is a musical instrument. Ngahina is my guide and, during my day with her on Waiheke Island, a half-hour ferry ride from Auckland on New Zealand's North Island, she is showing me all of her instruments, traditional Maori music makers, wrought from wood, gourd and shell, carved into trumpet shapes and wind-catching chimes on strings. Many she has made herself; others have been handed down to her from her Maori father.

As she puts her lips to the conch, she softly sends a breath through its

chambers, and the breeze is suddenly alive with a melodic sound, as much a welcoming dinner bell as a horn that could have trumpeted danger. But it's her mouth that has me mesmerized.

In the Maori tradition, you can choose to create your own tattoo design. We're not talking guns, roses, skulls or "Mom" here but intricate patterns that have meaning to the generations that have come before. For Ngahina – a guide with Potiki Adventures, whose founder, Bianca Ranson, is also of Maori descent – generations of her father's family are what informed her choice of tattoo. Rather than creating something new, she chose to have the artist line her lips and chin with the same pattern that adorned her paternal great grandmother's chin. A blue-black outline that swirls and curls below her mouth and wraps just shy of her jaw

line. Beautiful, arresting, statement-making, yet simply Maori tradition.

Her devotion to these traditions seems as elemental to her as the elements that make this country unique. The winds that touch the surface of New Zealand barely cross any other land mass, a free-wheeling breeze that's fresh and constant. But it was, for me, the winds of change that brought me here. The idea of turning myself upside down, heading forward into a new life, was part of my *raison d'être*. I wanted to fly, to take to the air.

At the top of the North Island more than three hours north of Auckland, I did. No, I didn't jump out of a plane but I did board one. A tiny Salt Air prop plane that held fewer than 10 people suspending us over the Bay of Islands between earth and clouds and taking us farther north for 45 minutes. Deserted white sandy beaches hugged the land; remote harbours carved by nature's hand and only visible from air or by sea whittled the

PHOTOGRAPHY: PAUL KENNEDY/GETTY IMAGES (CHILDREN); CHRISTOPHER CHAN/GETTY IMAGES (HOT SPRINGS); MANFRED GOTTSCHE/GETTY IMAGES (MAORI WARBOAT); DE AGOSTINI PICTURE LIBRARY/GETTY IMAGES (DRAWING); BOZIDAR JOKANOVIC/GETTY IMAGES (BACKGROUND)

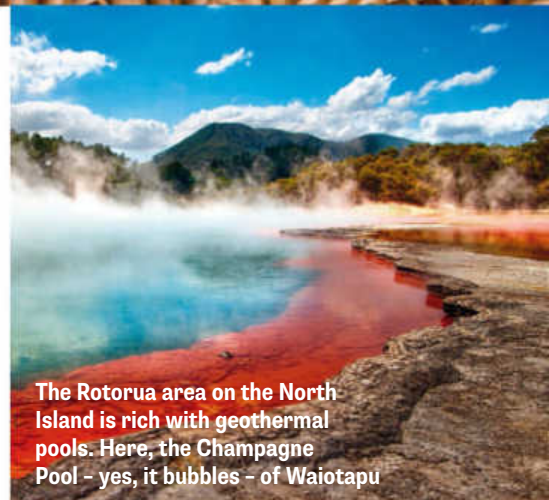
coastline, while tiny islands dotted the clear turquoise waves. We land on a grassy strip of a runway and climb into a van. Cape Reinga, the north-westernmost tip of the North Island is our destination, where the Pacific crashes headlong into the Tasmanian Sea, a meeting so violent, it's evident to the naked eye. Yet, above it at the lighthouse lookout, it's quiet, with only a handful of people marvelling at the whirlpool; here at the country's edge, the beacon sits, jutting into the blue like a finger pointing at the spectacle. The milepost features distances to Vancouver, the South Pole, even the Tropic of Capricorn, its jaunty yellow in stark contrast to the white of the lighthouse and the near impenetrable blue of the sky.

Could I put my toes in the water? Not far away, at Tapotupotu Bay, the answer was yes. It was warmer than I expected, at the end of the summer. It lulled me, just for a moment; the next wave took me by surprise, soaking my jeans to my calves. I laughed. I was at its mercy, just for that moment, and I was happy to let it wash over me.

Perhaps it was time to try surfing. But not on the waves, mind you. This surfing brought me back to the land, the earth. My toes barely dry, I was at the Te Paki Quicksand Stream, standing at the base of a giant sand dune. I watched as a brave soul at the top took a sled, more like a thin sheet of rubber, put it out in front, and started to slide. Down. Fast. Sand boarding is very much like tobogganing on snow, but the steep decline had me nervous. Never mind. I didn't need to surf it. I just needed to climb it, make it to the top, so I could say that I did. And I did. All 100 metres of it. The view from the summit was extraordinary, more undulating mounds and curving dunes that covered the horizon like something out of *Lawrence of Arabia*, and I felt close enough to touch the single puff of cloud that cast its wisp of shadow over me. On the descent, I walked,

resisting the urge to just drop and roll like a ball to the bottom, abandoning my body to gravity's pull. Once down, I looked up again. It looked different now. My tracks were imprinted on its face. Still beautiful but conquered.

Or was it? Nature here refuses to be conquered, and so does the Kiwi spirit. That said, when Prince William and Kate, the Duchess of Cambridge, were here in 2014 with the bonnie baby Prince George, they certainly won over the people. William was greeted in the traditional Maori haka – welcome is a loose description, as it's more of a fiery challenge, a warning that we are warriors, make your intentions clear as to why you are here. Eyes bulge, tongues flash, menacing faces are made, geared to intimidate, to remind that you are on my turf now, dude, so pay attention. You are judged in that moment: to flinch in fear or laugh in disrespect are both signs of weakness that you'll be defeated. I, too, had a first look at this “royal” welcome, at Tamaki, a Maori village in Rotorua, while travelling ►



The Rotorua area on the North Island is rich with geothermal pools. Here, the Champagne Pool – yes, it bubbles – of Waioatapu




A striking haka pose



A battle between explorers and the Maori people, circa 1642, as illustrated by Isaack Gilsemans

by coach with local tour company AAT Kings. Fire did burn in the eyes of my greeter, ignited by a depth of conserving this Maori tradition. Like Ngahina, the people of Tamaki strike a beautiful balance of preserving history with showing their pride in their culture in the here and now.

A few days later, I was suspended again but, this time, by the natural salt water that flows into the hot mineral pools at Rotorua. The therapeutic nature of taking the waters is well known, and moving from one pool to another of varying temperatures soothed my aching muscles, a residual effect from climbing the dunes the day before.

While I float, I recall my day with Ngahina and our walk through what was once her people's garden. We hiked through the forest as she recounted stories about her people's connection to Mother Earth and Father Sky – this island country that they named Aotearoa, “land of the long white cloud.” On this native bush walk, she pointed out the manuka tree and many other medicinal plants and herbs – and the birds, one of the few animals that were native to the island at the time the Maori first made their way here from Polynesia, sometime in the 1300s. As we climbed to the summit – a historical *paa*, a site where tribes would take to higher ground in defence against intruders – I took a look back and spied the modern metropolis of Auckland across the Bay. I realized it was all the elements of this place – the breeze, the sea, the earth and the Maori's burning desire to move forward yet share their cultural past – that took me from upside down and turned me right again. 

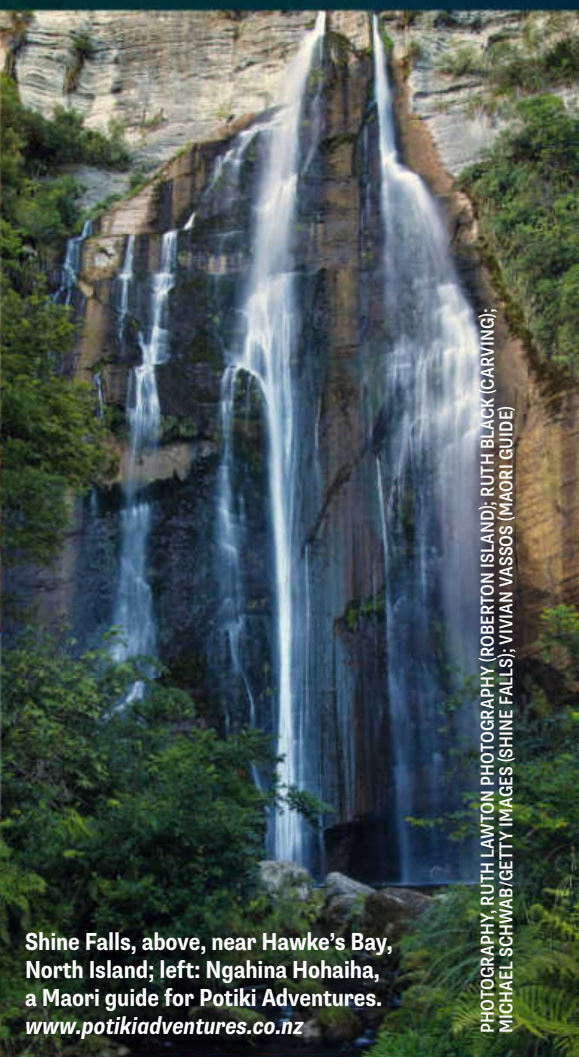
IF YOU GO www.newzealand.com/ca. Air New Zealand is flying newly re-fitted 777-200 planes to Auckland via Vancouver and is running specials on select itineraries until June 2016. www.airnewzealand.ca/airfare-deals-new-zealand

For the author's day in Auckland, go to www.everythingzoomer.com/travel-tuesday-bucketlist-this-24-hours-in-auckland-new-zealand/#.Vct3l8ZVhHw

Robertson Island, Bay of Islands, from the air. Tip: a local guide comes in handy. The AAT Kings tour director secured us a last-minute seat on a Salt Air scenic flight (www.saltair.co.nz) to Cape Reinga. The company has a variety of guided tours featuring Maori traditions. www.aatkings.com; 1-866-240-1659



A Maori carving with traditional facial tattoos



Shine Falls, above, near Hawke's Bay, North Island; left: Ngahina Hohaiha, a Maori guide for Potiki Adventures. www.potikiadventures.co.nz

PHOTOGRAPHY, RUTH LAWTON PHOTOGRAPHY (ROBERTSON ISLAND); RUTH BLACK (CARVING); MICHAEL SCHWAB/GETTY IMAGES (SHINE FALLS); VIVIAN VASSOS (MAORI GUIDE)

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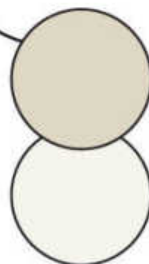
A FRESH START

Tools, tips and tech to
help make this spring
cleaning a breeze – and
keep it that way
By Tara Losinski

THE BRIGHT AND THE BEAUTIFUL

Benjamin Moore's 2016 colour of the year, Simply White (OC-117), reminded us why we refer to painting as giving our homes a "fresh coat." It'll brighten up any space and, used on an accent wall, it'll make colours pop. And if you like your whites, well, less white, Farrow & Ball has added a new shade to its collection of coloured whites for 2016. Shadow White (No. 282) is a muted choice great for walls or woodwork.

And after you've applied that "fresh coat," store small amounts of unused paint in clean plastic water bottles to save space recommends decor writer Alison Jenkins in her book *300 Tips: Painting and Decorating*. Read on for more expert advice. ►



Farrow & Ball
Shadow White,
No. 282

Benjamin
Moore Simply
White, OC-117

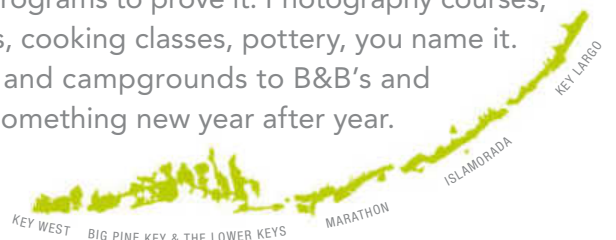
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TOOLS OF THE TRADE

CHOOOSE YOUR WEAPONS wisely, says Melissa Maker. “If you have bad tools, you’ll literally be cleaning for two or three times longer.” Maker owns Toronto-based cleaning service Clean My Space, and the cleaning tutorials she posts to her YouTube channel of the same name get more than a million views. Her secret? She doesn’t like cleaning, so who better to find the quickest, most effective products and methods.

First things first, make the move to **microfibre**. It’s very absorbent, yes – no doubt you recall the infomercials – but Maker points out that it also picks up dust, dirt and grease better, so much so that water is sometimes all you need for cleanup.

And forget about taking the scissors to your old towels and T-shirts, she says. “They’re not absorbent and just push dirt around. Microfibre picks up the dirt immediately, so you don’t have to continually wipe and leave streaks behind.”

Also look for tools that feature microfibre as well. For windows, Maker goes gas station style. She fills a bucket with hot water, a cup of vinegar and a tablespoon of dish soap (check out cleanmyspace.com for more than 30 DIY cleaner recipes) and uses a large **squeegee** with a rubber blade on one side and a microfibre pad on the other. “It’s way easier than paper towels or even a microfibre cloth and spray bottle and gets you way better results,” she says.

Unger 14-Inch Microfiber Combi-Squeegee, \$17, www.amazon.ca



To make cleaning down low and up high easier, especially for those with strength and mobility challenges, Maker recommends extendable tools.

Or DIY it with a microfibre cloth attached with an elastic to the pole end of a broom. “[It’s] really great for getting into those tight spaces, high corners and for light fixtures, even,” she says.



1



2

1 Oxo Good Grips Microfiber Extendable Duster, \$30, Home Outfitters; Bed, Bath & Beyond 2 OXO Good Grips Extendable Tub and Tile Scrubber, \$35, www.amazon.ca

SENSE OF ORDER

Spring is also as good a time as any to take care of the **clutter** – it has been shown to cause anxiety, create feelings of guilt and inhibit creativity and productivity, after all. Maker says to start in the medicine cabinet, collecting all expired OTCs and prescriptions to return to your phar-

macist for safe disposal. For the rest, mark the expiry in big, bold writing directly on the package so you aren’t fumbling for your readers next time you need cold meds in the middle of the night.

For more advice, pick up *Decluttering Your Home* by Gerialin Thomas of A&E TV’s *Hoarders*. Thomas outlines how to for everything from organizing the foyer to packing for vacation. One

of her basic rules is that every item should have a permanent “put-away” home and that might require some purging based on your space for storage. She’s covered that, too, in a “Things to Throw Out” section that includes florist’s vases, shoes that hurt your feet and gold and silver you’re not wearing, which she advises not to toss but to recoup their cost by selling. ►





*Do not go where the path may lead,
go instead where there is no path and leave a trail.*

– Ralph Waldo Emerson



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LIVING Home

ANTI-BACTERIAL

Esthetician Audrey Williams of Toronto's La Belle Femme has this tip: disinfect high hand-traffic areas like faucets and handles with a mist sprayer filled with 70 per cent isopropyl alcohol, used to sterilize esthetic tools.

And more is not always better; studies show that higher concentrations actually work too fast and don't effectively kill germs and bacteria.

USER UPGRADE

Not even the most germophobic of us washes their hands *before* flushing the toilet. Yet that's when they carry the most bacteria, leaving dirty little microbes all over the lever. But install the **Kohler Touchless Toilet Flush Kit** - in less than 20 minutes, mind you - and you can wave those germs goodbye by simply passing your hand over the sensor mounted in the tank. Powered by four AA batteries, the kit is compatible with most toilets, so you can retrofit any commode to upgrade to a no-touch flush. \$85, ca.kohler.com ►



RETIREMENT:

Spend less, enjoy more

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Canadians are no strangers to the fact that many people near retirement are facing large financial burdens. With the recent economic challenges, people fear that they will never be debt free and as a result, most will have a lot of catching up to do if they wish to meet their retirement goals. Land leasing, a home ownership option, is making its way to the forefront of real estate choices. It is a different kind of home ownership for retirement, which can offer more flexibility.

On Average, Canadians plan to retire at the age of 59 but are now forced to postpone until 63, according to a survey by the BMO Wealth Institute. A vast number of those surveyed do not feel assured that they will be financially stable during retirement as most people will be carrying debt into their retirement. As mortgages comprise the biggest component of household debt in Canada, homeowners are faced with the harsh reality of sacrificing the thing they dreamt of doing because they feel a sense of enslavement to their debt instead. The homeownership option of land leasing is largely emerging as a way to escape large mortgage payments during retirement since it provides a simple solution for people who are looking to unlock the money tied up in their current house. Essentially, with land leasing, people own their

home and lease the land that it's on. This way people don't have to come up with a huge down payment or saddle themselves with a massive mortgage.

"The prospect of retirement should be a joyous occasion for people since it marks a time of financial independence," said Rob Tallis, Vice President of Sales, Marketing & Home Construction, Parkbridge Lifestyle Communities Inc., Canada's largest owner of land lease communities. "But for those who wonder how they will afford retirement, land leasing is a great alternative to home ownership as it enables people to enjoy the things that matter most in life."

With most land leasing, the opportunity becomes available for retirees to make money from selling their homes, and invest in a less-committal land lease property that won't tie them down. Land leasing permits retirees to enjoy their free time and do what they love rather than spending time worrying about their financial situations.

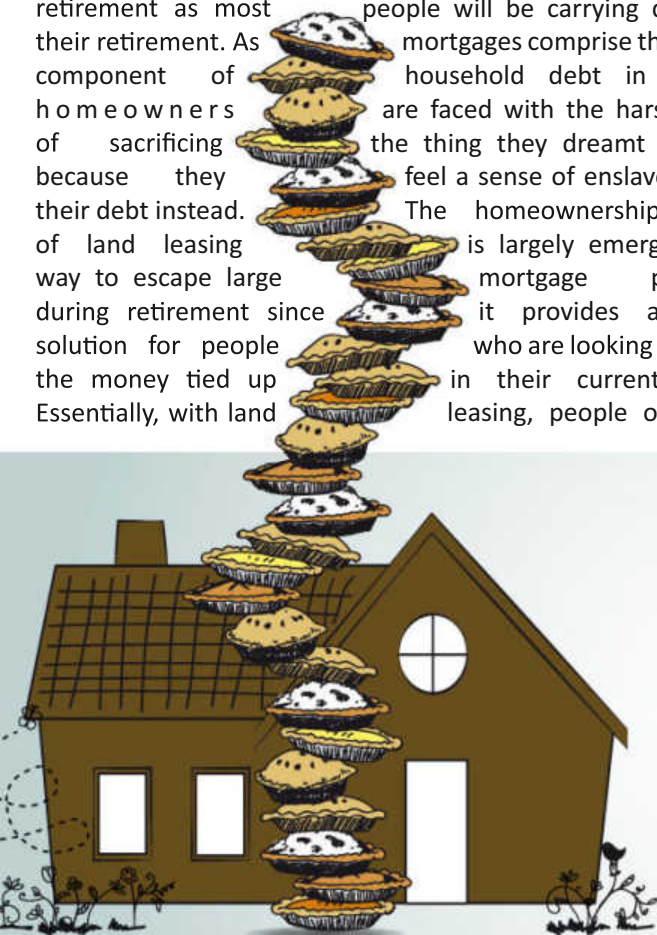
Land leasing is a more affordable home ownership option with lower cost and mortgage payments. Plus, property taxes in many land leased communities are often lower than those incurred by comparable free-hold homes – helping to off-set other monthly expenses. Whether someone is looking to downsize and free up the money in their current home, or simply buy a house at a lower cost and mortgage payment, land lease is an excellent home ownership alternative.

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SUCK IT UP

Embrace the **lightweight** and **hand-held vacuum** trend, says Maker, but opt for one with an on/off switch versus a trigger-style, which can be difficult for people with arthritis. And we say forget stooping; choose a model that also stands upright on its own. Or “use the force.” New to Canada is the Dyson 360 Eye; it doesn’t self-empty but can be controlled and scheduled via smartphone with the stroke of your hand.

1 Dyson 360 Eye, \$550, www.dysoncanada.ca
2 Rowenta Delta Force Extreme 25.2V, \$310, www.rowentafloorcare.ca



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And this spring, if what needs doing is beyond what you can do, call in the professionals.

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car detailing. Orders are placed via mobile app or online and can be made on demand or by appointment.

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IT’S MAGIC

Jonathan Scott (near left), the contractor half of the W Network’s *Property Brothers* duo, includes the

Mr. Clean Magic Eraser

in his toolkit. Scott does a walk-through of numerous properties for each season of the show and recently gave a gathering of lifestyle editors ways to tackle what he calls “the ick factor” – worst of which for him is fingerprints around light switches. The trick to the foam’s little-effort effectiveness is its super-fine abrasive texture. A little water and very little might is all you need to get stains off everything from leather to Tupperware, even permanent marker on white melamine kitchen cabinets – trust me. 



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BY LIBBY ZNAIMER

Life Goes On

AT FIRST, I THOUGHT I heard it wrong. In a radio interview, the science writer Alanna Mitchell was describing how her brother-in-law's cancer diagnosis inspired her to write her new book *Malignant Metaphor*. It hit me with a thud. Her brother-in-law John is a good friend.

"Last week, an MRI revealed uninvited growths here and there," John wrote my husband with typical understatement. He had been clear of melanoma for more than five years – the point where cancer patients and their families usually start to stop worrying. For me, the news conjured a cocktail of fear, dread and survivors' guilt. Despite going through two bouts of cancer and surviving the deadliest form of the disease, the prospect of a recurrence holds a special terror. That is when cancer is considered incurable. The other word is "terminal." But the latest advances are showing that this thinking may need a shift, with a new emphasis on the word "chronic." Because if metastatic cancer is a death sentence, it is one that can increasingly be commuted indefinitely.

It used to be a given that surgery was not an option once cancer has spread. Then, I started hearing about cutting-edge procedures for some types of metastatic disease. When my friend Nancy discovered her breast cancer had returned with a growth on her liver – she also had "spots" on other organs – I gave her the name of a surgeon I thought might be willing to operate. It turned out that removing

the new tumour had become the standard of care in cases like hers. I was mentally prepared to watch her deteriorate. Instead, after recovering from surgery, she looked better and more vibrant than ever, began a new romantic relationship, renovated her second home and improved her golf game. It has been a year and a half.

What Nancy, John and countless others have in common is that they are living full, productive lives in relative health – with anxiety and uncertainty, for sure – but with no definitive limits on the time that is left to them.

When Laurie Kingston learned her cancer had spread in 2006, her oncologist told her she had "years, not decades." She was 39 and the mother of children aged two and seven. She experienced a complete remission for the first five years, yet many of the people around her reacted as though she was at death's door. "I worked very hard at shielding myself from people's initial reactions," she says. Her diagnosis was devastating, not just for her loved ones but also for people who were her age and thought it couldn't happen to them and for people who had been through cancer and didn't want to think about it coming back. "There's a lot of managing how other people are taking in the news through the context of their own baggage," she says.

Sometimes other cancer patients and even the organizations that exist to help them can be the worst offenders. This is a particular beef for many women, like Laurie, who have metastatic breast cancer. They say their

needs are lost in a culture that emphasizes optimism, cure and recovery. Laurie remembers attending several conferences where women were asked to wear different coloured beads to show how many years they had survived their diagnosis. There was always a separate colour for the metastatic group. "What I noticed was that look on people's faces when they saw you're wearing the metastatic beads ... like you're the embodiment of their worst nightmare."

Alanna believes these attitudes link into the idea that cancer is a battle that we can either win or lose. "I think that's a cruel and cynical way to look at it," she says. "There have been all these advances and there's all this nuance now in our medical understanding, yet it doesn't permeate into this discourse."

The advances do not mean that people like Laurie are living some kind of happily ever after. She had to give up her job because of the demands of constant treatment. Since

"Removing new tumours has become standard"

2012, she's had several new metastases in her brain. But surgery has kept the cancer at bay. Her life happens to have treatment in it but is also full and interesting. She has recently joined the board of the Canadian Breast Cancer Network and she writes a popular blog. Most of all, she's been relatively healthy for most of her kids' lives. "I was told years, not decades. And I'm looking at that decade approaching pretty quickly." ■

Libby Znamer (libby@zoomer.ca) is VP of news on AM740 and Classical 96.3 FM (ZoomerMedia properties).

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BY SUSAN ENG

Priorities and Promises

WATCHING THE throne speech is like watching paint dry: it takes the time it needs and we already know what colour it's going to be. Despite the requisite pomp and circumstance, there was surprisingly little drama and few surprises since the announcements tracked the government's election promises.

The lack of surprise was, well, surprising. We have watched throne speeches with bated breath wondering if the government would act on what was promised in the campaign, so accustomed were we to promises not becoming government priorities. Sometimes, the speeches recited what the government had already achieved. A throne speech is meant to be the government's vision through the windshield not the rear view mirror.

It was refreshing to check off election promises converted to government plans. The top priorities for CARP members were covered: enhancing the Canada Pension Plan and developing a new health accord. That played extremely well with some 2,000 CARP members who responded to a snap poll held the evening of the speech. They gave the new government an approval rating of 60 per cent, up from the 45 per cent they gave the Liberals in a massive pre-election poll.

During the election campaign, all parties made substantial promises

addressing priority concerns for older voters. Then-candidate Justin Trudeau hosted a Town Hall at CARP headquarters to deliver his promises in person to CARP members. The clip from that event promising to keep pension income splitting for seniors was the centrepiece of the Hurricane Hazel ad that aired during the division-winning Blue Jays game – so many icons in one place!

So it's no surprise that those promises have already found their way into the mandate letters sent to the cabinet ministers, even if they weren't mentioned in the throne speech, notably lowering drug prices and support for caregivers and low-income seniors.

The throne speech also addressed issues that CARP members support by wide margins: plans to legalize, regulate and restrict access to marijuana and replacing the first-past-the-post voting system. Even before the new government took office, two major irritants for CARP members were taken off the table – Canada Post stopped installing community mailboxes, and Statistics Canada brought back the long form census. That wasn't so hard, was it?

Much was made in the media about the change to a sunnier tone. Yet when the Governor General read the words: "[the government] will not use government ads for partisan purposes; it will not interfere with the work of parliamentary officers; and it will not resort to devices

like prorogation and omnibus bills to avoid scrutiny," the former government house leader and MPs were standing right there! Awkward!

Creating a new non-partisan merit-based process to advise the prime minister on Senate appointments is the plan to reform the Senate. However, no one seemed to notice that all the desks and chairs in the Senate had been removed and replaced with benches that the senators had to share with the invited guests. Even the MPs had to stand behind the brass rail. Presumably, that was a temporary set-up, but it made the point that the senators are just citizens like the rest of us and serve the people, not the other way around. Given the ongoing expenses scandal that still grips the headlines, it's not a bad reminder.

It's been more than just words and symbols. Bill C-2 was tabled in the first week to change tax rates as promised, and the spring budget should include the GIS increase

"A throne speech is ... the government's vision through the windshield not the rear view mirror"

promised to single seniors. CPP was on the agenda of the first meeting of federal and provincial finance ministers in December. So older voters who weighed heavily in this election have seen action on their priorities. Good thing because it's not too hard to change paint colour. 

Susan Eng is executive vice-president and chief operating officer for CARP.



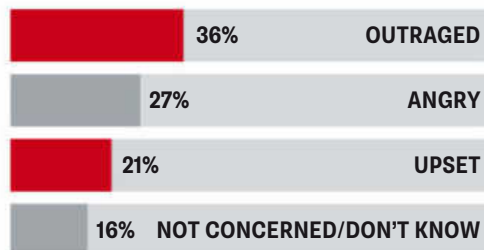
Left to right: Ramona Kaptyn receives an award from Anthony Quinn, CARP's director of community development; Randy Filinski addresses the 2015 CARP AGM.

AWARD SEASON

COMMUNITY At CARP's 2015 AGM, **Ramona Kaptyn**, Chair of the White Rock Surrey Chapter since 2012, was presented with the Darlene Demkey Memorial Award for commitment to new chapter growth and development in local communities. And **Randy Filinski**, Chair of Ajax-Pickering Chapter since 2010, received the Carol Libman Advocacy Award for his ongoing leadership in community-based advocacy on behalf of Canadians as we age.

CARP POLL

The federal, provincial and territorial finance ministers once again refused to take action on reforming the Canada Pension Plan. We asked members to describe their reaction to this decision.



Alberta and Aging in Place

Edmonton, Alta., Chapter chair Rick Brick met with Alberta's Senior and Health Office to outline CARP's advocacy role advocating locally for increased government investment and planning to better support aging in place in that province. Alberta Seniors Minister's Ministerial Assistant Andrea Hasenbank encouraged feedback from members on programs that need more support and what areas of need will see increased demand in the next decade. Send your response to carp.edmonton@gmail.com or call 780-690-7490.

REFORMING DEMENTIA CARE will be a top priority for CARP this year at both the national and local levels. The Ajax-Pickering, Ont., chapter is holding community sessions to inform members on available dementia services. Durham Region Health Service Providers has asked the local chapter to provide feedback on "communicating with the public" as it relates to all aspects of dementia. Contact: ajaxpickeringcarp@live.ca or call 905-509-1708 for more information.

CARP IN THE NEWS

"CARP fought successfully to abolish mandatory retirement. By getting legislation repealed across Canada, we helped ensure that older workers keep 'the right to work.' Now, we have to make sure they're not squeezed out by other means and that they can keep their jobs or get new ones if they still need or want them." **Moses Znaimer**, president of CARP, in an article published in the *Globe and Mail*, Nov. 11, 2015

"Our members are outraged at this callous rejection of a mandate they very carefully gave those they elected. The federal and provincial finance ministers need to sit back down and come to a different conclusion." **Susan Eng**, reacting to the outcome of a federal/provincial/territorial finance minister meeting, in which the gathered politicians once again failed to act on CPP reform. CARP Press Release, Dec. 22, 2015

CARP's 2016 TOP 10

CARP takes the long view in advocating for social, financial and health transformation in Canada. But quickly evolving political priorities means that politicians can be reluctant to champion policies with benefits that won't be realized until well after the next election cycle. • As Canadians live longer and the population ages, governments will have to lengthen their time horizon in addressing the challenges and opportunities that lie ahead. Here are CARP's 2016 top 10 advocacy issues that will require real political commitment and long-term investment from governments.

1 RETIREMENT INCOME SECURITY Since 2008, CARP advocated for a supplementary Universal Pension Plan (UPP), starting with a modest increase to the CPP. Canadians are not adequately saving on their own. 12 million are without a pension plan, and 600,000 over 65 live in poverty. In 2013-14, CARP played a pivotal role in the introduction of the Ontario Retirement Pension Plan (ORPP), and we will continue to advocate for a UPP for all Canadians. Now, with a new federal government that campaigned on a promise to enhance CPP, Canadians should expect federal and provincial governments to meet in early 2016 to act on expanding the CPP. Pension reform is urgent. But until then, the federal government should administer the ORPP and let the CPPIB handle the investments.



2 HEALTH-CARE TRANSFORMATION The current post-acute health-care system is fragmented and designed with the priorities of service providers in mind, not those of the people it is supposed to serve. Services are separated into discrete silos with funding models that increase costs, leaving patients to navigate the system on their own. CARP calls for health-care transformation that will treat patients as health-care citizens, providing clear and direct access to care from first diagnosis or acute episode to acute care to home and community-based long-term care to end-of-life needs. CARP will continue to advocate for a high-quality integrated continuum of care and the right to timely, appropriate and equal treatment regardless of age, income and postal code.



3 UNIVERSAL PHARMACARE Canadians want to see universal pharmacare become a reality. The health of Canadians depends on it, and the sustainability of our healthcare system depends on it. 75% of CARP members polled want government action on universal pharmacare. A majority agree drug prices should be identical across Canada. CARP calls for a universal pharmacare that: 1) includes catastrophic coverage and a more comprehensive range of drugs; 2) ensures Canadians have equal access to affordable drugs regardless of their location and income; 3) saves money through effective pricing, promoting affordability and system sustainability. As a first step, the new federal government plans to introduce intra-governmental bulk buying to drive down prices.



4 HOME CARE

Access to home care is essential for Canadians to age in their communities safely, comfortably and independently. Unfortunately, many seniors spend long periods waiting for home care due to insufficient co-ordination, substandard management and inadequate funding. CARP calls for national home-care standards and sustained funding to ensure people can age at home for as long as possible, starting with the new federal government following through on their election promise of \$4 billion in new funding for home-care services.



5 SUPPORT FOR CARE-GIVERS Eight million Canadians provide informal, unpaid care to loved ones, bearing tremendous stress while helping people avoid hospitals or nursing homes. CARP calls for comprehensive caregiver support, including financial assistance, workplace protection, respite care and formal training. CARP successfully advocated for the Caregiver Tax Credit in 2011. This year, CARP advocacy led to the historic support for caregivers in Canada through the Employment Insurance Compassionate Care Benefits, which were extended from six weeks to 26 weeks for those caring for the terminally ill. CARP will work to ensure that the new government acts on its election promise to make the EI Compassionate Care Benefits more flexible and remove the requirement for a terminal diagnosis.

6 OLDER WORKERS

The right to work and remain engaged in the workforce is under threat for many older Canadians pressured to “make room” for younger employees, even though they have the experience, skills and potential to continue making contributions. Some barriers are structural; others are part of workplace age discrimination. Today’s growing cohort of older workers is ready to stay engaged and demonstrate their value to the economy and society. Governments and businesses have a vested interest in encouraging and removing barriers to continued contributions from older workers.



7 AGE-FRIENDLY CITIES

CARP is calling on municipalities across Canada to make major urban centres model age-friendly cities. Nearly 80% of older Canadians 55-plus already live in urban areas, while others are moving to cities at increasing rates. The aging demographic places greater urgency on ensuring older residents can continue to meet their daily living and health-care needs, remain physically active and engaged in their communities and contribute to civic life. As older Canadians confront health or financial challenges, many ask themselves, “Will I have to move?” In a truly age-friendly city, the answer is “no.”



8 INVESTOR PROTECTION



Canadian retail investors face a complex range of financial products, an unevenly regulated industry environment and a lack of legal recourse and financial restitution for professional fraud or misconduct. To truly level the playing field between retail investors and the financial advisory industry, CARP calls for a legislated fiduciary duty that will protect investors from conflicts of interest, misconduct and fraud and improve access to restitution.

9 END-OF-LIFE CARE

Improving end-of-life care must become a health-care priority. A majority of CARP members polled say a “good death,” one in which the patient has control, choice and dignity, is not yet possible across Canada. In 2014, CARP hosted a televised discussion on end-of-life, which included MP Steven Fletcher, who tabled two private member’s bills to facilitate physician-assisted death. Since then, the Supreme Court of Canada (SCC) has ruled that the criminal ban on assisted dying is unconstitutional for those who are grievously and irremediably ill and suffering unbearably and gave federal and provincial governments until February 2016 to craft legislation to respond to the ruling. CARP is calling for a timely response to the SCC ruling, which the new government has proposed along with new federal funding for palliative care.



10 NATIONAL DEMENTIA CARE

STRATEGY Dementia is an illness that robs people of their personality, cognitive ability, independence, control and

well-being – essential traits that make people who they are. As a result, living in the world of dementia is often frightening, daunting and unpredictable for patients, as well as family and friends providing intensive round-the-clock care. 750,000 Canadians were living with dementia in 2011, and millions more were providing informal care. Within 20 years, the number of Canadians with dementia is expected to double to 1.4 million. To address the unique challenges of dementia and invest in supporting those living with it, CARP is calling for a paradigm shift in how we care for dementia. Canadians need a comprehensive approach that includes greater caregiver support, mandatory dementia care training for health-care providers and more funding for innovation, home care and long-term care.

5 Great Reasons to be a **CARP Member**

Plus Membership is **free** for your spouse or partner!

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3 WHEN CONVENTIONAL MEDICINE JUST ISN'T ENOUGH

Thousands of Canadians are discovering medical cannabis to help provide relief from symptoms related to conditions including arthritis, neuropathic pain, insomnia, multiple sclerosis, cancer treatments and Post-Traumatic Stress Disorder (PTSD). CanniMed Ltd.

is Canada's leading supplier of pharmaceutical-grade cannabis with a commitment to exceptional safety, consistency and product reliability. Talk to your doctor today about medical cannabis.

CARP members receive a \$50 credit upon registration as a

2 CARP HOME-CARE ASSISTANCE

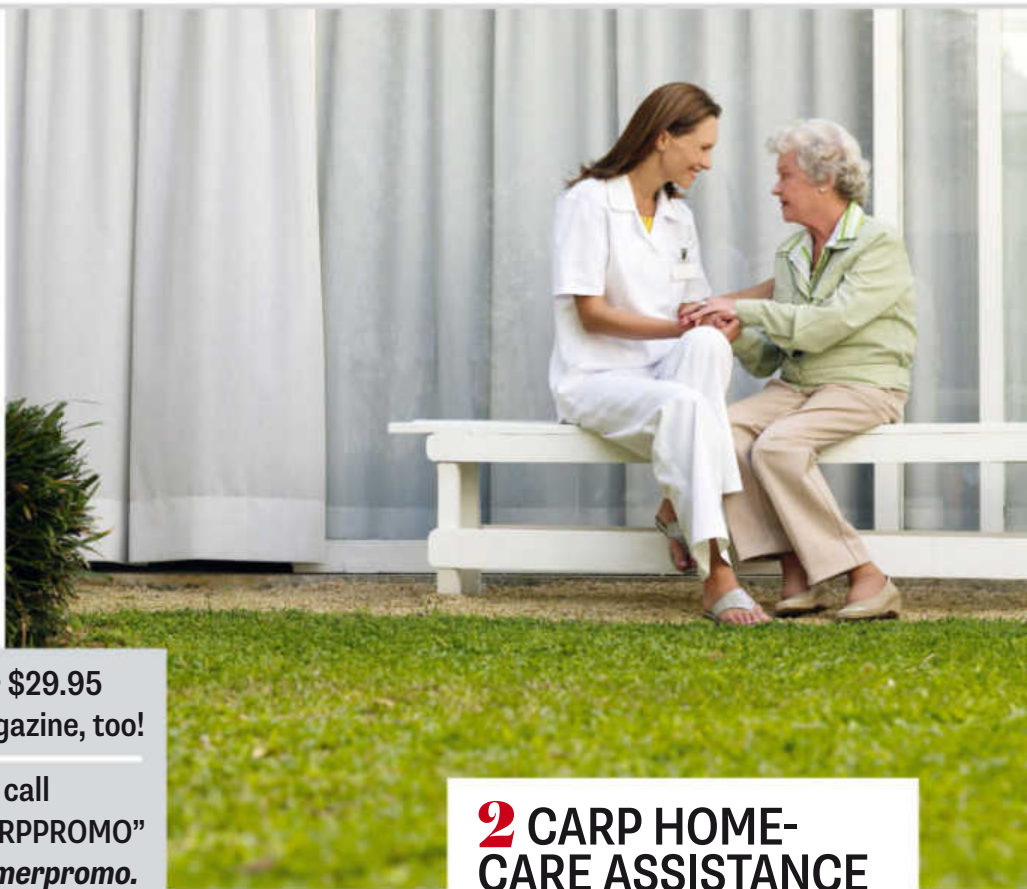
While 70% of Canadians will require long-term care, government assistance is limited. But now with CARP Home Care Assistance, it's easy and affordable to receive the care you want in your home.

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For details about this exclusive program available with **Simplified Long Term Care Insurance** for CARP Members, visit carpinsurance.ca or call 1-877-851-4520.

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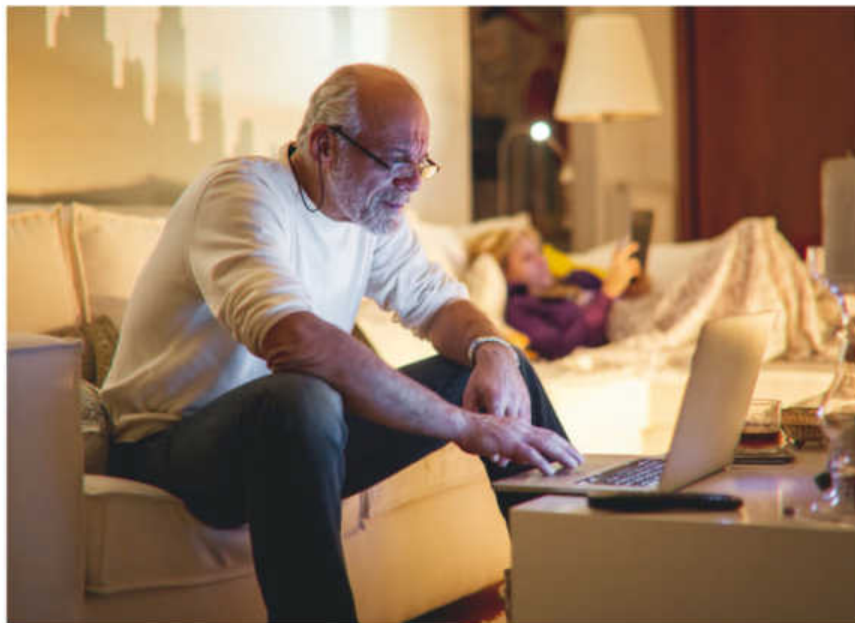


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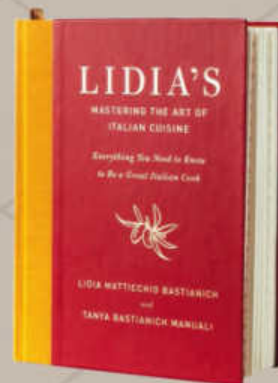
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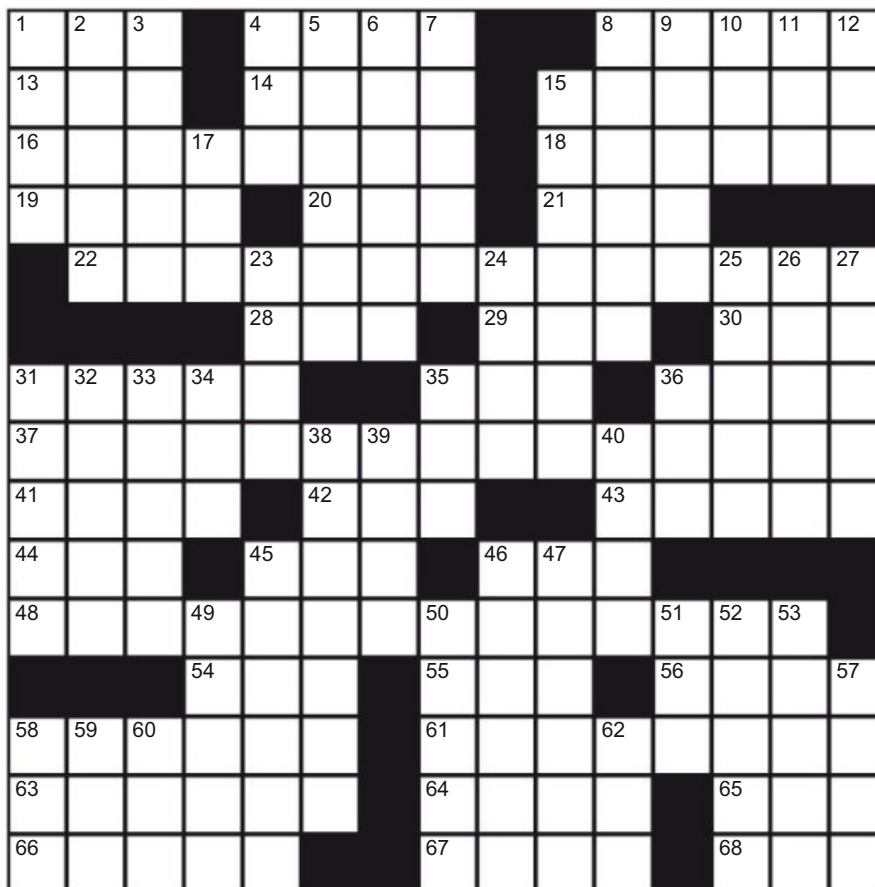
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BRAIN GAMES #36:

Mixed Me\$\$ages\$

BY BARBARA OLSON

ACROSS

- 1 Cherry nicknamed Grapes
- 4 Bad-mooded baddie
- 8 See 16-Across
- 13 Sky light?
- 14 Like one who offers to work late for no pay, say
- 15 Wood smoothing tool
- 16 With 8- and 61-Across, "Money ..."
- 18 Tiger-Cats' grippers
- 19 Spreadable cheese
- 20 "The Cremation of ___ McGee"
- 21 "Either you ___ has to" ("it's up to one of us")
- 22 "Money ..."
- 28 Popeye's Olive
- 29 Four-song discs, briefly
- 30 Bad spell?
- 31 Taj ___
- 35 Reason to use a sick day

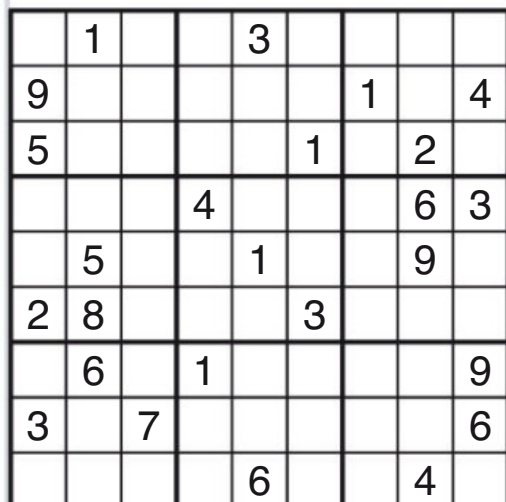
- 36 Introduction to culture?
- 37 "Money ..."
- 41 Captain Morgan and Bacardi
- 42 Wheel thing?
- 43 Pick up the tab
- 44 Roadside Assistance grp.
- 45 Take more than one's share
- 46 Beaded slipper, for short
- 48 "Money ..."
- 54 Colour wheel section
- 55 Little newt
- 56 Former NHL goaltender Andy
- 58 "That's the spirit, sister!"
- 61 See 16-Across
- 63 Backbones
- 64 Village's bigger cousin
- 65 Maritime band
- 66 "Money ..."
- 67 Play the biggest role

- 68 Ending for "mock" or "crock"

DOWN

- 1 Speechless, literally
- 2 Joan ___ (noted martyr)
- 3 Finnish cell phone maker
- 4 Signs off on, briefly
- 5 Makes ends meet, barely
- 6 Tow back
- 7 The "them" in "us against them"
- 8 "I Am the ___" (Beatles song)
- 9 Barbara in "Gone With the Wind"
- 10 Nutritional per diem qty.
- 11 Give permission
- 12 Some clinic workers: Abbr.
- 15 Collect, as sand for a sandcastle
- 17 Dusk, to Donne
- 23 Port Mann Bridge fee
- 24 Kennel cry
- 25 "Aw, shucks"
- 26 Vice ___
- 27 Live, simply
- 31 Word of thanks, au Québec
- 32 Swimming pool shades
- 33 Being on two feet?
- 34 Remote control batteries
- 35 "Terri"
- 36 "Give me ___!" (Riverdale High cheer)
- 38 Winter buys from Canadian Tire
- 39 Bigger than big
- 40 Wool wearer's woe, perhaps
- 45 Hours, to Hélène
- 46 "Baloney!"
- 47 24 Sussex Drive city
- 49 Sign at a brainstorming session
- 50 Mil. units
- 51 Texter's "methinks"
- 52 "Give it up, pal"
- 53 One who's "toast"
- 57 Aussie greeting
- 58 Till key in Canada
- 59 Günther's grandpa
- 60 Anne's Avonlea beau
- 62 Chillax time, in brief

SUDOKU



FOR ANSWERS, TURN TO PAGE 88

Most families have somebody suffering with these discomforts:

ARTHRITIS

Pain free in 2 weeks. This is what happened to me personally. I tried drugs, acupuncture, magnets and many other methods. Finally after taking a specially processed shark cartilage I was pain free in 2 weeks. It gave me the idea that I could help thousands of the 5 million men and women suffering daily in Canada with the worst pain on earth to have less pain or no pain at all. Nick A. Jerch, President of Bell Lifestyle.



#1 NPN 80042283

■ **For 40 years** I had injections and drugs and finally Bell Shark Cartilage #1 spared me the endless torture I suffered day and night with 3 bottles costing less than \$100. Pat Laughlin, Coldwater, ON
 ■ **Cancelled knee replacement.** I was in pain and limping. Have no more pain now. Can square dance for hours. Anton Melnychuk, Porcupine Plain, SK
 ■ **At first I was skeptical.** I gradually noticed an improvement. Then I took another brand. I was surprised having so much pain again. Eventually I realized that I needed to re-order Bell. Found relief again. Marie Ciraulo, 72, Oakland, CA.
 ■ **Many people on our website write:** "Can walk again for hours"; "Can climb stairs without hanging on to railing"; "First time in 15 years can sleep at night"
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For many people it is easy to control. On our website you will find over 50 testimonials with full names and towns from all over USA and Canada. Most of them have listed phone numbers and are happy to talk about the relief they had. No money was paid for testimonials. **Dr. C. Hammoud M.H., Ph.D.** recommends this effective fish peptide blood pressure natural product. **Truthful actual experiences from real people:** ■ **I was on 3 blood pressure drugs** that did not work well. After starting Bell #26 my readings are generally well below 120/80. **Dona A. Anderson, 76, Sooke, BC.**



#26 NPN 80053068

■ **My blood pressure was 157/90** and I had side effects from prescription drugs. I bought a monitor. After 6 months on Bell #26 I was down to 120/80. **Toni L. McCuiston, 52, Elizabethtown, PA.**

■ **Blood pressure went from 170/110 down to 110/70.** Was on three medications that didn't help. Within a month on Bell #26 my BP dropped to 110/70. I thought I didn't need it anymore and the BP went up to 170/110 again. I will now stay on Bell. I am surprised about its effectiveness without side effects. Bell exceeds my expectations. **Patrick McManus, 52, Edmonton, AB.**
 ■ **At work my driver's medical test** was too high at 170/100. After taking Bell #26 for a few days I went down to 128/84 which allowed me to pass my work medical. **Kris Geier, 48, Windsor, ON.**

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#4a NPN 80051642

■ **Women** Ask for #4b Bladder Control Tea for Women. It seems so unbelievable, many women don't know there is a delicious tasting herbal tea available in all health food stores that stops incontinence, bladder infections, UTIs within days and women keep on wearing costly pads and diapers. Try the tea. It is guaranteed. Go shopping and travelling again worry free. We have helped tens of thousands of women.

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#39 NPN 80053642

Actual experiences from real people:

■ **Reflux gave me a sore throat and I could not sing in the church choir anymore.** After taking Bell #39 I have no more reflux and rejoice in singing again. **Helene Giroux, 65, Quebec, QC.**

■ **Have family history of heartburn.** For last 10 years I suffered a lot with acid reflux. I told all family members about #39 being all natural, giving quick relief with no side effects and no antacids needed anymore. **Michael Fasheh, 49, Port Ranch, CA.**

■ **Heartburn, acid reflux, stomach trouble for many years.** Doctors gave me different pills, but I had no lasting relief. Had every test known to man. I finally talked to my health food store and they said Bell Acidic Stomach/Alkaline Balance really works. It sure does. I had my husband and son take it and they all had the same results. I can now eat even spicy food with no problems. **Verna Conti, 80, London, ON.**

Snoring? Sleep apnea? Trouble falling asleep?



#23 NPN 80045172

University of Toronto professor states that 69% of adults have sleeping problems. Bad sleep reduces physical and creative energy all next day. Almost all families are affected. Sleep apnea may cause high blood pressure, strokes, heart attacks and irregular heart beats. Can be very destructive in relationships. **Hundreds of true testimonials on the Bell website from people like you.**

■ **I really didn't snore** or gasp for air anymore. I sleep through the night and feel rested and refreshed in the morning. **Mark Wilson, 40, Hudson, NH.** ■ **Sleep apnea capsules worked first night.** For 15 years I had sleep apnea and my doctor made me buy a CPAP machine, which I could not use. Finally Bell #23 helped the first night and every night thereafter. Like a miracle. Unbelievable. **Karen Braun, 67, Glace Bay, NS.** ■ **For 20 years I was waking up frequently** gasping for air. During the day I would start napping every time I would sit down, because I was tired. Since taking #23 sleeping 6 hours is heaven. It made a substantial change in my life. **Mary C. Myrick, 62, Jackson, MS.** ■ **It is such a joy** not having to use the CPAP machine anymore. **Wayne Burse, 63, Beamsville, ON.**

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 They work at half their best
 Billions of dollars are wasted every day
 Biggest drain on the economy
 Greatest handicap for personal success

Prevent COLDS & FLUS

Helps immune function.

The only cold medicine with a money-back guarantee. Four **medical doctors** that wrote in their book SHARK LIVER OIL that you can prevent colds and flus. Dr. Hubert wrote since his own high-school age children took shark liver oil they have no more colds. Dr. Haimes's grandchildren have been taking shark liver oil for 6 months and he writes they have no more infection of any kind. **Read many testimonials on the Bell website:** "I had 3-4 flus every winter. None last 5 years." "Amazing! All of us have no more colds." "No more asthma, no puffer, no cold, no flus, changed my life". In North America this is a by-product from the restaurant industry. No sharks are caught for their liver or their cartilage. ■ **No more colds, also my eczema disappeared!** Last 2 years I would get colds often due to stress as I am an athlete and body builder. After starting Bell Shark Liver Oil #51 I had no more colds or even a sign of a cold. **Dennis Tudos, 23, Kent, WA.**



#51 NPN 80043470

Happiness for couples is a satisfying sex life.

Eroxil™ #6 helps most men to perform like in their 20's. Evidence of a few hundred testimonials on our web site with full names and towns. All 100% true: ■ **Eroxil is the best** of all the supplements for men I've tried. Boosts my sex drive and I'm able to function anytime. **Angus Gutke, 45, Calgary, AB.** ■ **Regained virility in 3 days.** My libido was restored for good sex. I've given it also to friends with the same results. One of them is a diabetic and overweight. **Dr. Louis Rolland, 72, St. Hyacinthe, QC.** ■ **Wonderful to feel like a man again.** It's wonderful to feel close to my wife again. God bless you! **Charles E. Palen, 77, Burnaby, BC.**



#6 NPN 80051008

Women Erosyn™ #7 is the only product that helps most women to restore libido, desire and the ability to climax. There is no drug or natural product like it. Both #6 and #7 will function like a spark plug and restart energy, mood and libido. Instead of feeling worn out, you can do more all day long physically and creatively. Stop all arguments with your spouse and enjoy sex again like in your 20s. Satisfaction is guaranteed.

ACNE Eczema & Psoriasis

Works by cleaning blood from the inside, instead of attacking skin with creams or washes from the outside and leaving actual scars untreated.

Actual Results. ■ **After 1 week** my severe acne became quite mild and after 2 weeks it had completely vanished. I suffered for 5 stressful years of having acne and extremely dry, irritated skin. Bell Help for Skin Disorders "saved my life". My skin is now beautiful and you would never know I suffered from acne and other skin problems for years. **Zach Lustgarten, 18, Oshawa, ON.**

■ **RED NOSE/CHEEKS ROSACEA** gone in less than a week. Was fighting it for 30 years with topical creams and prescriptions without getting satisfaction. I live a healthy life, don't smoke and don't drink. People thought a reddish face comes from drinking. This is a myth. Will take it for the rest of my life when needed. **Donald E. Gillespie, 56, Innisfil, ON.**

■ **PSORIASIS** ■ **I had severe psoriasis** over 95% of my body. Last 5 years I have stunned every doctor and dermatologist. I spent tons of money on remedies. After I got Bell Help for Skin Disorders, I've never seen anything work as fast in my life. Within 2 days I saw my skin clearing up. I'm speechless. It was inexpensive compared with what I spent before. **Jessica Shantz, 25, Dawson Creek, BC.**

■ **ECZEMA** For 6 years my family doctor and dermatologist tried many medications and creams. After taking Bell Help for Skin Disorders for just a few days my eczema itching stopped and my face started to clear up. After suffering so long I am amazed with the results. **Andy Yuen, 58, Vancouver, BC.**



#60 NPN 80063317

60 MORE NATURAL MEDICINES on the Bell website. All guaranteed to help.

Natural health products gently address the root causes of health issues, unlike medications that only address the symptoms, often with harsh side effects.



President's own story: 15 years ago I started to have arthritis, prostate, kidney, snoring and sleep apnea problems, which were all helped quickly with natural health products. I made it my life's purpose to help others. **Nick A. Jerch**

We believe most people can improve or overcome their ailments, if they try. All products have NPN licenses. All are guaranteed.

No money is paid for testimonials. To ensure this product is right for you, always read the label.



Available in all health food stores and in many participating pharmacies and grocery stores. If they don't have it in stock and don't want to order it for you, order it on our website, or call us with Visa or MasterCard. S&H \$9.95. No S&H charges if 3 or more bottles are ordered.

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www.BellLifestyle.ca

Store locations on website.

I threw away my support stockings

**Are you suffering from heavy, swollen and tired legs?
Read below about Tove's experience with Active Legs™
and how it relieved her problems.**

"I am 81 years old. I like to take walks to my nearby super-market or to the bridge club to see my friends. But in the last few years, my legs would get so swollen, even after only a short walk. In the evening they would feel heavy and tired. So recently, I have been forced to wear support stockings.

When I read about Active Legs in a magazine I bought a box right away, to try it. And I am happy I did. **Now walking is much easier and I get around quicker. My legs have really benefited. I have actually thrown away my support stockings,** and now recommend Active Legs to all my friends with the same leg issues I had."

- Tove, Denmark

CVI AND YOUR SUFFERING LEGS

Chronic venous insufficiency (or CVI) occurs when blood vessels in the legs fail to efficiently circulate blood and other fluids away from the legs. This can lead to conditions such as varicose veins, ankle swelling, leg pains, heavy legs and nighttime cramps. Recent studies show that high concentrations of so-called polyphenols found in grape seed and pine bark extracts can effectively relieve the symptoms of CVI.



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of natural health products
in Scandinavia.**

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participating retailers.



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ZOOM OUT Brain Games ANSWERS

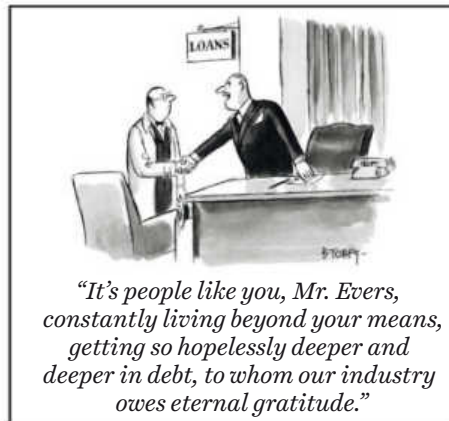
ANSWERS TO CROSSWORD (PG. 86)

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| 16 | M | A | K | 17 | E | S | T | H | E | | | | | 18 | C | L | E | A | T | S | | | | | |
| 19 | B | R | I | E | | | 20 | S | A | M | | | | 21 | O | R | I | | | | | | | | |
| | | 22 | C | A | N | 23 | T | B | U | Y | | 24 | Y | O | U | L | 25 | O | 26 | V | 27 | E | | | |
| | | | | | | 28 | O | Y | L | | | 29 | E | P | S | | 30 | H | E | X | | | | | |
| 31 | M | A | H | A | L | | | | | 35 | F | L | U | | 36 | A | G | R | I | | | | | | |
| 37 | E | Q | U | A | L | 38 | S | H | A | P | P | 40 | I | N | E | S | S | | | | | | | | |
| 41 | R | U | M | S | | 42 | H | U | B | | | | 43 | T | R | E | A | T | | | | | | | |
| 44 | C | A | A | | | 45 | H | O | G | | 46 | M | O | C | | | | | | | | | | | |
| 48 | I | S | N | 49 | T | E | V | E | 50 | R | Y | T | H | 51 | I | 52 | N | 53 | G | | | | | | |
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| 58 | G | O | G | I | R | L | | | | 61 | G | O | A | 62 | R | O | U | N | D | | | | | | |
| 63 | S | P | I | N | E | S | | | | 64 | T | O | W | N | | | 65 | S | E | A | | | | | |
| 66 | T | A | L | K | S | | | | | 67 | S | T | A | R | | | 68 | E | R | Y | | | | | |

ANSWERS TO SUDOKU (PG. 86)

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FORWARD TO THE PAST

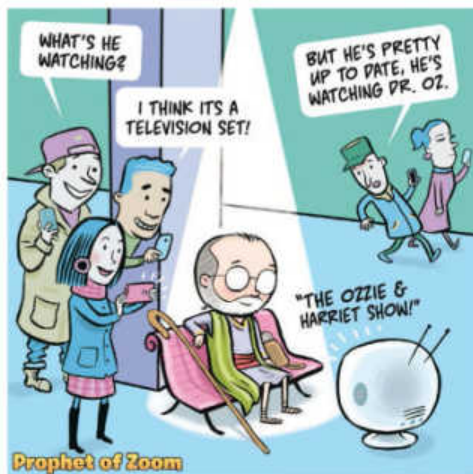
We interrupt our Regularly Scheduled Programming to return to our ... Regularly Scheduled Programming

I HAVE ALWAYS BEEN a TV guy and probably always will be. But it was some startling news about a bookstore that got me thinking about how apropos our new name for our new back page is. This past November, Amazon – yes, that Amazon – opened its first bricks-and-mortar bookstore, an actual physical space with actual books and actual chairs in a mall in Seattle. Talk about the last word being the first word: Amazon to date has been the company that has made many actual bookstores extinct; now it's bringing them back! Forget Back to the Future, this is Forward to the Past!

And Amazon's only the tip of the iceberg. In the past five years, the American Booksellers Association increased its membership by 20 per cent while, in the first five *months* of last year, e-book sales dropped by 10 per cent. Sales of outdoor TV antennas – remember, those things on the roof? – are literally going through the roof lately. People are buying vinyl records in record numbers, online publications are advocating the rescue of the video rental store and at least one writer, David Rees, is hyping his creations not on Facebook and Twitter but by distributing actual paper fliers. He calls it his “analog social media strategy.” Our own recent readership numbers here at *Zoomer*, which have been rising in a landscape that's supposed to be a wasteland for real paper-and-ink magazines you can hold in your hand, suggest that David Rees might be on to something.

Even TV – my old flame – is experiencing the same kind of retro recognition. Last Nov. 3, the same day Amazon opened its first new/old

store, *Vice*, the popular Canadian youth magazine that spawned an online “global media empire,” announced it was taking over A&E's History Channel and creating Viceland, a 24-hour specialty TV channel. BuzzFeed and the *Huffington Post* are also creating TV shows of their own. YouTube itself, which was supposed to be TV 2.0, has been peeking backwards. Teenagers who've created short videos that have gone viral are now trying to repeat their successes with subsequent videos, the ultim-



ate prize being a regular YouTube slot – which Google, YouTube's owner, is more likely to give them if they can draw ads to the site. Call me crazy, but I seem to recall a phrase we once had to describe this kind of arrangement: Regularly Scheduled Programming.

What's going on? Rick Walker, who writes a design-technology column called “The Workologist” for the *New York Times*, says this doesn't mean we're going back to writing on parchment but that we're realizing that classic technologies are classic for a reason: they have something unique to offer. Unique and tenacious. Robert Krulwich, the co-host of *Radiolab*,

an award-winning program about “big ideas,” once tried to debunk another tech author's claim that “There is no species of technology that has ever gone globally extinct.” Krulwich couldn't do it. No matter how outmoded the example he came up with – even the eight-track tape – it was still being produced somewhere. Old media holdouts turn out to be really hard to bury.

So what does this have to do with us, with our generation, with CARP, with this magazine and our mission? Just this: we are the quintessential older medium that won't go away. No matter how outmoded the world wants to think we are, we will never go extinct. Old people are always being produced somewhere; en masse, we're really hard to bury. In other words, we are Regularly Scheduled Programming. And the most remarkable thing about our refusal to disappear is this: no matter how old we get, we usually have something new to offer.

Which is exactly what I propose as the mission of this new back page: to be the first word on what has always been seen as the last gasp. Not just a First Word recycling of old ideas but a revitalizing of them for new times. In the previous issue, I asked for suggestions for potential topics I might handle in this new incarnation of mine. More than one of you responded that we should tackle loneliness and loss, twin challenges that have always been part of the territory of living long. How do we survive loneliness, how do we conquer loss, how do we co-exist with both? And in sharing stories of loneliness and loss, can we become less isolated ourselves?

Meet me here next issue to find out: same time, same station.

-Moses



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